

A SUMMARY OF YOUR RIGHTS UNDER THE OREGON CONSUMER IDENTITY THEFT PROTECTION ACT

Pursuant to The Oregon Consumer Identity Theft Protection Act, located at ORS 646A.600 to 646A.628, you have the following rights:

1. **Right to a security freeze.** You may elect to place a security freeze on your report by sending a written request to a credit reporting agency at an address designated by the agency to receive such requests, or a secure electronic request at a website designated by the agency to receive such requests if such method is made available by the credit reporting agency at the agency's discretion. If you are the victim of identity theft or if you have reported to a law enforcement agency the theft of personal information, you may include a copy of the police report, incident report, or identity theft declaration. You must provide proper identification and any fee authorized. You have the right to have a security freeze placed on your consumer report no later than 5 business days after the credit reporting agency receives your request.
2. **Written confirmation regarding your freeze.** You shall receive written confirmation of the security freeze at you last known address as contained in the consumer report maintained by the credit reporting agency within 10 business days after placing the freeze, which includes a unique personal identification number or password or similar device for you to use when providing authorization for release of your consumer report for a specific period of time or for permanently removing the security freeze. You shall also receive with the written confirmation information regarding the process of lifting a freeze and the process of temporarily lifting a freeze for allowing access to information from your credit report for a period of time while the freeze is in place.
3. **Temporarily lifting your freeze.** You have the right to request that the freeze be temporarily lifted by contacting the credit reporting agency using a point of contact designated by the credit reporting agency. You must provide proper identification; the unique personal identification number or password or similar device provided by the credit reporting agency; information regarding the time period for which the consumer report shall be available to users of the credit report; and a fee, if applicable. A credit reporting agency must comply with your request within 3 business days after receiving your request for removal.
4. **Fees.** You do not have to pay a fee to a credit reporting agency if you are the victim of identity theft or if you have reported to a law enforcement agency the theft of personal information, provided you have submitted to the credit reporting agency a copy of a valid police report, incident report, or identity theft declaration. A credit reporting agency may charge a reasonable fee of no more than \$10 for each freeze, temporary lift of the freeze, removal of the freeze or replacing a lost personal identification number or password previously provided to you, regarding access to a consumer credit report.
5. **Penalties.** If the Director of the Department of Consumer and Business Services ("director") has reason to believe that any person has engaged or is engaging in any violation of ORS 646A.600 to 646A.628, the director may issue an order directed to the person to cease and desist from the violation, or require the person to pay compensation to you if you are injured by the violation. The director may order compensation to you only upon a finding that enforcement of your rights by private civil action would be so burdensome or expensive to be impractical.

CONTACT INFORMATION

THE DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

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For general information and assistance:

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Website: www.oregon.gov/DSBS/pages/index.aspx