

Public Service Announcement: Identity Theft on the Rise in San Juan County

San Juan County has seen an increase in identity-theft reports, including multiple cases in the Sheriff's Log and several severe incidents reported to local resource providers. Identity theft can happen to anyone—quickly, quietly, and with devastating financial and emotional consequences.

This PSA outlines the most common warning signs, local scam patterns, and the steps every victim must take to protect their credit and financial accounts.

Common Warning Signs of Identity Theft

According to the Federal Trade Commission (FTC) and USAGov, these are the most reliable early indicators that someone may be using your personal information without permission:

- Bills for items you didn't buy or accounts you didn't open
- Debt collectors contacting you about unfamiliar accounts
- New credit lines appearing on your credit report that you did not authorize
- Loan applications being denied unexpectedly
- Mail suddenly missing or not arriving as usual

[usa.gov](https://www.usa.gov)

If you notice any of these, act immediately.

Scam Tactics Currently Targeting Island Residents

Recent cases on Orcas Island show a pattern of **high-pressure phone scams** designed to trick people into revealing banking or personal information. These tactics mirror national FTC-tracked imposter scams. [ftc.gov](https://www.ftc.gov)

1. "Urgent call out of the blue"

Scammers often call unexpectedly and claim:

- Your account is compromised
- Your identity has been stolen
- Your money is at risk
- You must act *immediately*

Urgency is a red flag. Real banks and agencies do not demand instant action over the phone.

2. “We’re calling from your bank”

Scammers may spoof caller ID to make it look like your bank is calling. They may claim:

- A “fraud investigator” needs your help
- They must “verify your identity”
- They need your online banking login, PIN, or account numbers

No legitimate bank will ever ask for this information by phone. The best thing to do is hang up and call your bank. Tell them the alleged name of the person who contacted you.

3. “Law enforcement is at the bank right now”

Several island residents have reported a frightening variation:

- The caller claims to be from the bank
- They say law enforcement is physically present
- They insist you must provide information or move money “to protect it”

The FTC warns that law enforcement will never call to demand money, banking access, or transfers. [ftc.gov](https://www.ftc.gov)

4. Requests to move or “secure” your money

Scammers may tell you to:

- Transfer funds
- Withdraw cash
- Buy gift cards
- Move money to a “safe account”

These are classic fraud indicators.

How Identity Theft Happens

The FTC and USAGov note that identity theft can occur through:

- Phone scams and phishing
 - Stolen mail
 - Stolen wallets or documents
 - Public Wi-Fi
 - Social media oversharing
 - ATM or gas-pump skimmers
- [usa.gov](https://www.usa.gov)

What To Do If You Suspect Identity Theft

Victims should take these steps **immediately**:

1. File an official report with the FTC

Go to **IdentityTheft.gov** to create an **FTC Identity Theft Report** and personalized recovery plan.

This report is essential because it:

- Helps block fraudulent accounts from appearing on your credit report
- Provides documentation you can use with banks, creditors, and law enforcement
[usa.gov](https://www.usa.gov) [ftc.gov](https://www.ftc.gov)

2. Place a fraud alert or credit freeze

Contact the three major credit bureaus to prevent new accounts from being opened in your name.

[usa.gov](https://www.usa.gov)

3. Notify your bank and credit card companies

Ask for:

- Account holds
- Fraud review
- Replacement cards
- Reversal of unauthorized charges

4. File a local sheriff report

This creates a second layer of documentation and may be required by creditors.

How to Protect Yourself Going Forward

The FTC and USAGov recommend:

- Never sharing personal information with unknown callers
- Collecting your mail daily
- Reviewing bank and credit card statements regularly
- Avoiding public Wi-Fi for financial activity
- Storing your Social Security card securely
[usa.gov](https://www.usa.gov)

A Community Reminder

Identity theft is not a personal failure—it is a crime.

Scammers are sophisticated, persistent, and increasingly targeting rural communities like ours.

If you or someone you know has been targeted, the Orcas Community Resource Center can help you navigate the steps, stabilize communication, and connect with the right agencies.