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Scam Alert – Avoid Identity Theft - Deter • Detect • Defend

by Stacie Harris, Economic Crimes Unit

The following information is provided in part by the Federal Trade Commission www.ftc.gov/idtheft

Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.

Deter identity thieves by safeguarding your information.

- **Shred** financial documents and paperwork with personal information before you discard them.
- **Protect** your Social Security number. Don't carry your SS card in your wallet or write it down on a check. Give it out only if absolutely necessary or ask to use another identifier.
- **Don't give out** personal information on the phone, through the mail or over the internet unless you know who you are dealing with.
- **Keep** your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house.

Detect suspicious activity by routinely monitoring your financial accounts and billing statements.

Be alert to signs that require immediate attention:

- Bills that do not arrive as expected
- Unexpected credit cards or account statements
- Denials of credit for no apparent reason
- Calls or letters about purchases you did not make.

Inspect:

- **Your credit report.** Credit reports contain information about you, including what accounts you have and your bill paying history. The law requires the major nationwide consumer reporting companies (Equifax, Experian and TransUnion) to give you a free copy of your credit report each year if you ask for it. You can also go to Annual Credit Report (www.annualcreditreport.com), which was a service created by the 3 companies, to order your free credit reports each year.
- **Your financial statements.** Review financial accounts and billing statements regularly, looking for charges you did not make.

Defend against ID theft as soon as you suspect it.

- **Place a "Fraud Alert" on your credit reports and review the reports carefully.** The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open and debts on your accounts that you can't explain. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient:
► **Equifax:** 1-800-525-6285 ► **Experian:** 1-888-397-3742 ► **TransUnion:** 1-800-680-7289
- **Close accounts.** Close accounts that have been tampered with or established fraudulently by calling the security or fraud departments of each company where an account was opened or changed without your okay. Follow up in writing with copies of supporting documents.
- **ID Theft Affidavit.** Use the ID Theft Affidavit at www.ftc.gov/idtheft to support your statement.
- **File a police report.** Creditors may want proof of the crime.
- **Report the theft to the Federal Trade Commission.** Your report helps law enforcement officials across the country in their investigations. 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-4261.

If you have any questions or would like printed materials regarding this topic, please contact Stacie Harris at the District Attorney's Office at 583-6030.

~ IDENTIFY A SCAM BEFORE A SCAM IDENTIFIES YOU! ~