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## **Informational Alert – Safe Shopping**

by Stacie Harris, Economic Crimes Unit

Shopping anytime can be stressful, but add holidays to it and we sometimes forget simple safety rules. Not only is this a time for making your lists and checking them twice, it is also a time to be checking your credit and staying safe throughout the holiday season and beyond.

While looking for those sales and the perfect gift for little Susie or Johnny, we tend to forget our surroundings and forget to protect our personal property and personal identifying information. Here are some safety tips to assist you:

- As many crimes occur in parking lots, you should be aware of what, and who, is around you from the minute you exit your vehicle. Stay **off** your cell phone when walking to and from your car. Your full attention needs to be on your surroundings.
- Always lock your car. Any purchases you have made, place them in a trunk where they are out of view. Be sure any valuables such as your cell phone, Ipods, etc., are also stored in the trunk.
- Don't shop alone. There is safety in numbers.
- Avoid carrying large amounts of cash.
- Have your keys out when you leave the store and ready to enter your vehicle.
- Do not overload yourself with packages to the point that you cannot protect yourself if someone dangerous approaches.
- Trust your instincts. If someone is approaching you and they make you feel uncomfortable, move in a direction where there are several people and ask for assistance.
- Remain alert as to where your personal effects are. Purses and wallets contain everything a criminal needs to commit identity theft, auto theft and residential burglary (drivers license, home addresses, checkbooks, keys to homes, etc.). Ladies, you should **never put your purse in a shopping cart**. Criminals like to work in pairs. While one distracts your attention, the other will either take off with the purse or reach in and take the wallet. You should always keep the purse over your shoulder with the purse firmly pressed close to your body. If the purse is too heavy to carry, then it's time to think about lightening the load.

- If you should become a victim of any crime, the first contact you should make is to file a report either with the Police Department or Sheriff's Department, depending on where the incident happened.

Should any of your personal identifying information be taken, you need to:

- **Report the identity theft to the police department or sheriff department.** Creditors may want proof of the crime.
- **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.
- **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
- **Report the identity 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. Use the ID Theft Affidavit at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) to support your statement.