

IF YOUR IDENTITY'S STOLEN

Resolving the consequences of identity theft is left largely to victims. Act quickly and assertively, and keep records/copies of all contacts and reports

- File a report with your police/sheriff and get a copy of the report for the credit agencies, banks and credit card companies. Or request and complete the ID Theft Affidavit from the Federal Trade Commission.
- Cancel each credit card. If you report the loss before the cards are used, you are not responsible for any unauthorized charges. Beware of callers selling credit card protection – you don't need this! Carefully monitor your credit card statements for evidence of fraudulent activity.
- Contact your financial institution and cancel all accounts and PIN numbers. Stop payments on outstanding checks and complete "affidavits of forgery" on unauthorized checks.
- Report the theft to one of the fraud units of the credit reporting agencies. That agency will notify the other two of the possible fraud. Request the credit reporting agencies to flag your credit file for fraud. Add a victim's statement to your report, such as: **"My identification has been used to apply for fraudulent credit. Contact me at (your telephone number or address) to verify ALL applications."**
- Consider subscribing to a credit report monitoring service (available from the credit reporting agencies) that includes fraud-watch e-mails and frequent credit reports.
- Ask utility companies (especially cellular service) to watch for anyone ordering services in your name. If you have trouble with falsified accounts, contact the Public Utility Commission.

ID Theft Assistance

Federal Trade Commission: www.consumer.gov/idtheft or 1-877-ID-Theft

Colorado Attorney General: www.ago.state.co.us/idtheft

Identity Theft Resource Center: www.idtheftcenter.org

**You are not responsible for losses from ID theft.
Your credit should not be permanently affected.
No legal action should be taken. Cooperate, but don't be
coerced into paying a fraudulent debt.**

IMPORTANT RESOURCES

District Attorney's Office

If you need assistance with any of the fraud prevention steps in this handbook or need assistance in reporting a crime, contact:

Debra, Fraud Specialist
720-913-9179,
DXS@denverda.org

Pat, Fraud Specialist
720-913-9179
PLW@denverda.org

Credit Card Offer 'Opt Out' Line

Stop credit card offers and unwanted credit cards generated from credit reporting agencies' marketing lists. The call is free and there is no charge for this service. It is safe to give your Social Security Number because you initiated the contact. 1-888-567-8688 or www.optoutprescreen.com

Business and Charity Reliability Reports

To receive a reliability report on a business or charity, before buying or giving, contact the Better Business Bureau.

1-800-222-4444 or www.bbb.org

Charities: www.give.org, www.charitynavigator.org

Investment Offers

To inquire about the legitimacy of any investment offer, call the Colorado Division of Securities. 303-894-2320

Credit Reporting Agencies

To receive a FREE copy of your credit report each year to help ensure that there is no inaccurate information or unusual activity, use the information below. It is safe to give your Social Security Number because you initiated the contact.

Website: www.annualcreditreport.com

Telephone: 877-322-8228

To report theft or unauthorized use of your credit card or SSN, call:

Equifax 1-800-525-6285, www.equifax.com

Experian 1-888-397-3742, www.experian.com

Trans Union 1-800-680-7289, www.transunion.com

Elderwatch – Colorado Attorney General

Hotline: 1800-222-4444

Remove Your Information from Marketing Lists

1. Sign up for the **Colorado No Call List** for both your home and cell phones at **303-776-2678** or **www.coloradonocall.com**.
2. Register with the **National Do Not Call Registry** at **www.ftc.gov/donotcall** or by calling **1-888-382-1222**.
3. Ask businesses with whom you do business to put you on their '**DO NOT CALL LISTS**.'
4. 'OPT OUT' of credit reporting agencies' credit card solicitations at: **1-888-567-8688** or **www.optoutprescreen.com**.
5. Call your credit card(s) customer service number(s) to 'OPT OUT' of marketing programs, including **Convenience checks**'.
6. Reduce junk /mail through the Direct Marketing Association at www.dmaconsumers.org
Or you can mail your request directly to:

Mail Preference Service

Direct Marketing Association
P.O. Box 643
Carmel, New York 10512

There is a \$1.00 fee either way.