

HOW CAN YOU RECOVER FROM IDENTITY THEFT?



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First Judicial District
Jefferson and Gilpin counties

**Fraud Hotline
303-271-6980**

ARE YOU THE VICTIM OF IDENTITY THEFT?

We are sorry if you are the victim of identity theft. Many people feel personally violated when this occurs.

YOU ARE NOT ALONE. The DA's Office and other agencies stand ready to help you.

DON'T WAIT UNTIL TOMORROW. Start today. Take these simple steps to start on the road to recovery from ID theft.

Step 1:

Find the Record of Actions form which is enclosed with this brochure.

Record EVERY contact you have with credit bureaus, credit card companies, banks, and law enforcement agencies.

Step 2:

Call **ANY ONE** of these three credit reporting agencies and ask them to place a FRAUD ALERT on your account. The one you call will then notify the other two reporting agencies.

Equifax	800-525-6285
Experian	888-397-3742
Trans Union	800-680-7289

Step 3:

File a police report with the agency with jurisdiction where your identity was stolen or to the police department where you live.

Be sure to get the "Case Report Number" of the report from the police department.

Step 4:

Immediately call the credit card companies and banks where you have accounts that may have been compromised.

Cancel the credit cards and either close checking accounts or have a "FRAUD WATCH" placed on the accounts.

Don't allow your bank to start an account with a "roll-over" feature, since it is possible that fraudulent charges could also appear on the new account.

Step 5:

Check your credit with ALL THREE of the credit reporting agencies.

If you're a crime victim, the reports are free.

www.annualcreditreport.com

Equifax	800-685-1111
Experian	888-397-3742
Trans Union	800-888-4213

Consider putting a "FREEZE" on your credit account.

Step 6

Carefully check your credit card and bank statements every month.

Report any unfamiliar activity, charges, debits, or checks that you find on your account IMMEDIATELY.

Cancel any accounts shown on the credit report if you didn't open them, and make sure banks and credit card issuers have your correct address.

Step 7:

If your Social Security card number has been used or stolen, contact the Social Security Hotline at 800-269-0271. Ask that a new "Earnings Statement" be sent to you.

Step 8:

Report your ID theft complaint to the national Identity Theft database by contacting the Federal Trade Commission :

1-877-ID-THEFT
(877-438-4338)

www.ftc.gov

HOW CAN YOU PREVENT IDENTITY THEFT?

Identity Theft Facts

Over 11 million Americans were victims of identity theft in 2015.

It takes an average of 600 hours to clear up problems related to a stolen identity.

It can take 5-7 years to totally repair problems associated with identity theft.

Don't Give ID Thieves, Pick-Pockets, and Purse-Snatchers a Chance

Keep PIN numbers separate from debit cards at all times.

Never leave your purse, wallet, check-book, credit cards, or Social Security card in your car.

Carry your wallet in a front pocket.

Don't allow your purse or backpack to hang open.

Never leave your purse unattended in a shopping cart.

Don't leave purses, wallets, credit card bills, bank statements, or other personal or financial information out in the open when strangers are in the house.

Do not leave your car registration in your car along with your garage door opener, even if it is locked.

Watch Out for Those Who May Be Watching You

Thieves standing near you can use cell phone cameras to take pictures of your credit card numbers and they can watch you enter PIN numbers.

Never mail payments by leaving letters in your mailbox for the postman to pick up. Instead, go to the Post Office and take them inside.

Always conceal your credit or debit card numbers and PINs.

Stop those unsolicited credit card offers by OPTING OUT at 1-888-567-8688.

Call each of your credit card companies and tell them that you want to "OPT OUT" of marketing mailings, convenience checks, and other offers.

Don't just throw away your bank statements and credit card receipts. SHRED ANYTHING CONTAINING YOUR PERSONAL OR FINANCIAL INFORMATION.

The "Information Age" is also the "Identity Theft Age"

Legitimate companies will NEVER contact you by telephone or email asking for your account numbers or other personal or financial identifying information. If YOU didn't initiate the telephone call or email, **REVEAL NOTHING.**

Do not store your personal or financial information on your personal computer. Regardless of the quality of your encryption program and firewall, hackers may still be able to access your information.

Consider using PayPal or another way to disguise your actual credit card numbers if you shop online. Ask your credit card company about "one use only" numbers for all of your online purchases.

Before you enter your personal information at the end of an online transaction, look for "https" in the top line or your browser window, or a **gold padlock** in the top or bottom line if you use Internet Explorer (if you use another system it may be somewhere else on your screen). These indicate a secure website.



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