

What is Identity Theft?

Identity theft occurs when someone steals another individual's personal information and then utilizes it to fraudulently establish new credit or use existing credit cards, file fraudulent tax returns, access bank accounts, and commit many other crimes in someone else's name. In the aftermath of identity theft, victims must follow a complicated list of notifications in order to report the crime and eventually clear their credit history.

Identity theft victims need to only make one toll free call to any of the three nationwide credit reporting agencies. The information they provide will be automatically shared with the remaining agencies for inclusion in their records.

Colorado law entitles you to one free credit report annually from each of the three credit bureaus/reporting agencies.

How Do I Protect Myself?

- Give your social security number only when it is absolutely necessary, and do not carry your social security card with you. Leave it at home in a secure place.
- Annually review your social security personal earnings and benefit statement which is mailed to all participants. A copy can be requested for the Social Security Administration 1-800-772-1213
- Memorize your ATM password and shield the keypad when entering your password at ATM machines.
- Do not place bill payments in your mailbox for pickup. Mail your bills directly from the post office.
- Shred all documents containing personal information, especially bills, credit card receipts, pre-approved credit card offers, and bank statements, before you throw them away.
- Do not put your credit card number on the internet unless it is an encrypted or secure site.
- When you purchase an item with your credit card, take your receipts with you, do not toss them away.

- Annually obtain a copy of your credit report from the three major credit reporting agencies:
 - Trans Union
 - Equifax
 - Experian
- Do not give your credit card number over the phone unless you have initiated the call. Ensure that neither you nor the called party is using a mobile or cellular telephone.
- Have your name removed from lists sold to companies offering pre-approved credit cards by contacting the three credit reporting agencies and taking advantage of their "opt out" service. One number reaches all three services: 1-888-567-8688.
- Sign up for the Colorado "NO Call" list for both your home and cellular phones at 1-888-249-9097 or www.coloradonocall.com

- Call the customer service numbers for your credit cards and ask to “Opt Out” of marketing programs, including “convenience checks.”
- Opt Out of email and direct mail by contacting the Direct Marketing Assn. at www.dmaconsumer.org/consumerassistance.html

If You Become a Victim of Identity Theft, You Should:

- ✓ Contact the fraud department of any one of the three major credit agencies to place a fraud alert on your file.
- ✓ Close the accounts that you know or believe have been tampered with or opened fraudulently. Use the ID Theft Affidavit (www.consumer.gov/idtheft) when disputing new unauthorized accounts.
- ✓ File a police report where you live. Get a copy of the report or report case number.
- ✓ Follow up in writing those contacts in Step 1 and Step 2 above. Attach a copy of the police report/number along with other documentation you may have. Send certified mail with a return card.
- ✓ File your complaint with FTC. www.ftc.gov
- ✓ Contact any of the other agencies specific to your particular type of Identity Theft. Follow up in writing attaching a police report/number.
- ✓ Document everything.

Credit Reporting Agencies

EQUIFAX

www.equifax.com

1-888-766-0008

EXPERIAN

www.experian.com

1-888-397-3742

TRANSUNION

www.transunion.com

1-800-680-7289

***For additional assistance contact:
The Colorado Attorney General's Office
www.ago.state.co.us/idtheft/victim.htm***