

# CASE

partnership

CASE is a Partnership of the District Attorney and  
the Community to Prevent Fraud and Exploitation

## Identity Theft Handbook

Denver District Attorney Fraud Line

720-913-9179

[www.denverda.org](http://www.denverda.org)



**Denver District Attorney Mitch Morrissey**

# TEST YOUR 'FRAUD IQ'

## TRUE OR FALSE?

1. The top ways identity thieves get your information is through purse snatching, mail theft, dumpster diving and e-mail or phone "phishing."
2. As long as an email has your bank's logo on it, it is okay to verify your account information by linking to the website provided in that email.
3. It's a good idea to carry your Social Security card with you.
4. Once you have subscribed to the Colorado and the National "Do Not Call" lists, you do not have to worry about telemarketers.
5. Foreign lotteries are illegal in the U.S.
6. As long as you don't buy any magazines or send any money, playing sweepstakes is harmless entertainment.
7. If you have a trusted family member, a financial advisor, or someone with your Power of Attorney who is paying your bills and managing your money, it is critical that you review your account statement.

# FRAUD QUIZ ANSWERS

1. **TRUE** Thieves are everywhere – even churches – looking to steal purses and the checkbooks, credit cards and other information they find inside. Thieves also look for checks, pre-approved credit card applications, and account statements in your mail box and trash.
2. **FALSE** Never give personal information to anyone via the phone or email unless you initiated the contact using a phone number or email address you got from an independent source.
3. **FALSE** It is safer to take everything that contains your Social Security number out of your purse and wallet. An identity thief can get credit in your name – credit cards, loans, gambling credit, cars, etc. Carry important information in a close fitting pouch that stays on your body at all times.
4. **FALSE** Although consumers who have subscribed to both the Colorado and National Do Not Call Lists have reported a decrease in telemarketing calls, there are still 3 groups who can legally call you – non-profit organizations, politicians, and those with whom you have an established business relationship, such as phone companies. However, you have the right to ask those with exemption to put you on *their* Do Not Call Lists. The Do Not Call Lists will not stop criminal telemarketers. To protect yourself, simply hang up if you do not know the person!

5. **TRUE** Federal law prohibits mailing payments to purchase any ticket, share or chance in any foreign lottery. Con artists from Canada have conned thousands of Coloradans into sending millions in payments for “taxes and fees” with the promise that they will be sent their Canadian lottery winnings.
  
6. **FALSE** When you play sweepstakes, your name is frequently put on marketing lists bought and sold by other direct marketers. Eventually, your name can end up on criminal telemarketing lists.
  
7. **TRUE** In all cases of theft by family members, trusted advisors, and Powers of Attorney, victims have given up total control to others and did not review financial statements. Perpetrators took advantage of the victims’ trust. In addition to your own review of accounts, surround yourself with several advisors and caregivers who can provide a system of checks and balances so that no one individual has total control over your finances. No matter how long you’ve known or how much you trust someone, don’t make a major investment decision without getting a second opinion from a lawyer, accountant, or the Colorado Division of Securities.



For assistance call the DA’s Fraud Line:  
**720-913-9179**

CASE is a Partnership of the District Attorney and the Community to Prevent Elder  
Financial Exploitation

# **POWER AGAINST FRAUD PREVENTION CHECKLIST**

- Use a close-fitting pouch and/or hidden wallet, instead of a purse.
- Don't carry your Social Security card, remove Social Security numbers from ID/health cards, and consider carrying a photocopy of your Medicare card with all but the last four digits blackened out.
- Deposit all outgoing mail inside the Post Office rather than placing in your mailbox or blue postal box for carrier pick-up.
- Use a cross-cut shredder on all financial mail and documents.
- Get a free copy of your credit report once a year.
- Don't talk to strangers on the phone, at your door, or on the street.
- Sign up for your State NO CALL and National DO NOT CALL lists.
- Request those with whom you have established business relationships to put you on their "Do Not Call" and "Opt Out" lists.
- Send a letter to the Mail Preference Service to reduce junk mail.
- Make an annual charitable giving plan and do not give to charities who solicit by telephone or door-to-door.
- Get three written bids before contracting for home improvement; check out contractors with the Better Business Bureau; and don't do business with door-to-door contractors.
- Never sign a contract/document or make an investment without getting a second opinion from a trusted advisor.

# MAIL-IN REGISTRATION FORM

Mail Preference Service mail-in registration form: \$1 fee for mail-in registration

Complete this form and mail with a \$1 check or money order, payable to DMA (no cash please) to **Mail Preference Service, P.O. Box 282, Carmel, NY 10512.**

Fields marked with an asterisk (\*) are required

**First Name\*:**

**Middle Name:**

**Last Name\*:**

**Address\*:**

**Apartment:**

**City\*:**

**State\*:**

**Zip Code\*:**

**Email:**

**Important.** Please review the information carefully prior to printing and mailing the form. Errors may reduce the effectiveness of the service. By completing this form online, a tracking number will automatically be generated, which assists us in inputting your data as you submitted it.

# Remove Your Info from Marketing Lists

- 1. Sign up for the **Colorado No Call List** for both your home and cell phones at **303-776-2678** or at **[www.coloradonocall.com](http://www.coloradonocall.com)**.
- 2. Register also with the **National Do Not Call Registry** at **[www.ftc.gov/donotcall](http://www.ftc.gov/donotcall)** or by calling **1-888-382-1222**. You must re-register every five years.
- 3. Ask phone companies, and others 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](http://www.optoutprescreen.com)**.
- 5. Call your credit card(s) customer service number(s) to 'OPT OUT' of marketing programs, including **Convenience checks**'.
- 6. Request a free ***Preferred Service Provider Freeze*** by calling **1-800-922-1879** to prevent changes in your phone service.
- 7. Reduce e-mail and junk /mail through the Direct Marketing Association at **[www.dmaconsumers.org](http://www.dmaconsumers.org)** (\$1 fee) or by customizing And sending the form on the next page (\$1.)

# **WORK-AT-HOME PROMOTIONS: A WASTE OF TIME AND MONEY**

Thousands of people are victimized by work-at-home schemes -- and they're losing more money than ever. The old schemes in which a consumer can lose ten or twenty dollars are still around, but now there are new schemes that rob their victims of thousands of dollars.

Work-at-home scam artists have always preyed on senior citizens, the disabled, stay-at-home mothers, and people with low incomes and few job skills. They also target people with computer skills and higher incomes, using e-mail to promote well-packaged, but worthless, work-at-home opportunities. It's the same old false promise: "You can make big money with little effort!" And you always have to pay in advance.

## **Typical Work-at-Home Schemes:**

- Directories or diskettes listing work-at-home opportunities
- Envelope-stuffing
- Processing medical insurance claims
- Craft assembly
- Chain letters

**If you're tempted by work-at-home promotions offering "easy money," remember you have a lot at stake. You can:**

- **Lose money** - from \$10 to \$70,000, or more.
- **Risk becoming the focus of a legal investigation** - by being held responsible for promoting a fraudulent product or service to others.
- **Lose time** - expending a lot of effort on work that gives you nothing in return.

# Colorado Credit File Freeze

Beginning July 1, 2006, Coloradoans can put a security freeze on their credit reports. A freeze means your file cannot be shared with potential creditors which can help prevent identity theft. If your credit files are frozen, even someone who has your name and Social Security number will not be able to get credit in your name.

## ✓ How do I place a security freeze?

Requests must be in writing and sent by certified mail to each of the three major consumer credit reporting agencies:

**Equifax Security Freeze**   **Experian Security Freeze**   **TransUnion Security Freeze**

**P.O. Box 105788**

**Atlanta, GA 30348**

**6790 [www.equifax.com](http://www.equifax.com)**

**[www.transunion.com](http://www.transunion.com)**

**P.O. Box 9554**

**Allen, TX 75013**

**[www.experian.com](http://www.experian.com)**

**P.O. Box 6790**

**Fullerton, CA 92834-**

You must include:

- Full name, with middle initial and generation, such as Jr., Sr., III;
- Social Security number;
- Date of birth;
- Current address and previous addresses for the past two years.
- Copy of a government issued ID, such as a driver's license or military ID;
- Copy of a utility bill, bank or insurance statement that displays your name, current mailing address, and date of issue (statement must be recent).

## ✓ Do I have to freeze my file with all three credit bureaus?

Yes. Different credit issuers may use different credit bureaus.

## ✓ Can I open new credit accounts if my files are frozen?

Yes, if you want to open a new credit account, you can lift the freeze for a specific creditor or period of time. When you freeze your files, you will receive a unique PIN from each of the agencies as well as instructions on how to lift the freeze. You can lift the freeze by phone using your PIN and proper ID.

## ✓ Is there a fee to freeze my credit files?

The initial security freeze is free of charge; however, the temporary or permanent removal of the freeze may cost up to \$10 per agency.

✓ **How long does it take for the freeze to be in effect and how long does it take for a freeze to be lifted?**

Credit bureaus must place the freeze no later than five business days after receiving your written request. A freeze must be lifted no later than three business days after receiving your request.

✓ **What will a creditor who requests my file see if it is frozen? Can someone get my credit score?**

A creditor will see a message or a code indicating that the file is frozen and will not be able to get your credit score.

✓ **Can I order my free credit report if the file is frozen?**

Yes, free credit reports from each credit bureau are available every 12 months at [www.annualcreditreport.com](http://www.annualcreditreport.com) or 1-877-322-8228.

✓ **Can anyone see my credit file if it is frozen?**

Yes, certain entities will have access to it. Your report can still be released to existing creditors or to collection agencies acting on their behalf. They can use it to review or collect on your account. Other creditors may use your information to make offers of credit unless you opt out of such offers (see below) Government agencies may have access for child support payments or taxes, for investigating Medicare/Medicaid fraud, or in response to a court/administrative order, subpoena, or search warrant delinquent taxes or unpaid court orders.

✓ **Does freezing stop pre-approved credit offers?**

No. To stop pre-approved credit solicitations, you need to “opt out” at [www.optoutprescreen](http://www.optoutprescreen) or call 1-888-567-8688. It’s good for five years or you can make it permanent. You will need to give your Social Security number.

✓ **What’s the difference between a fraud alert and a freeze?**

A fraud alert on a report tells a potential creditor that there may be fraud. A fraud alert can help prevent identity theft and can also slow your ability to get new credit. A freeze means your credit file cannot be seen by potential creditors or employers doing background checks unless you give your consent.

# 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](mailto:DXS@denverda.org)

Pat, Fraud Specialist  
720-913-9179  
[PLW@denverda.org](mailto:PLW@denverda.org)

Robin Finegan, Director of Consumer Services  
720-913-9036, [RFF@denverda.org](mailto:RFF@denverda.org)

Visit our Web site! [www.denverda.org](http://www.denverda.org)

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## **Colorado NO CALL and National DO NOT CALL**

To reduce phone calls, sign up for Colorado No Call and National Do Not Call lists. Exceptions include charities, politicians, and companies with whom you have an established relationship. There is no charge.

[www.coloradonocall.com](http://www.coloradonocall.com) or 303-776-2678 or 1-800-309-7041

National Do Not Call Registry: [www.ftc.gov/donotcall](http://www.ftc.gov/donotcall) or 1-888-382-1222. You must re-register every five years.

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## **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](http://www.optoutprescreen.com)

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## **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](http://www.bbb.org)

Charities: [www.give.org](http://www.give.org), [www.charitynavigator.org](http://www.charitynavigator.org)

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## ***Investment Offers***

To inquire about the legitimacy of any investment offer that you don't understand or that seems unusual, call the Colorado Division of Securities. Make this call before you invest any money.

**303-894-2320**

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## ***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](http://www.annualcreditreport.com)**

**Telephone: 877-322-8228**

**(DO NOT use [www.freecreditreport.com](http://www.freecreditreport.com))**

You can also download a copy of the Annual Credit Request Form at: [www.annualcreditreport.com](http://www.annualcreditreport.com), and mail it to:

Annual Credit Report Request Service  
P.O. Box 105281, Atlanta, GA 30348-5281

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

Equifax                      1-800-525-6285, [www.equifax.com](http://www.equifax.com)

Experian                      1-888-397-3742, [www.experian.com](http://www.experian.com)

Trans Union                1-800-680-7289, [www.transunion.com](http://www.transunion.com)

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## ***Mortgage Fraud Information***

The Colorado Foreclosure Hotline is an initiative committed to referring homeowners in some state of delinquency or foreclosure to a toll-free phone number (1-877-601- HOPE ) or [www.coloradoforeclosurehotline.org](http://www.coloradoforeclosurehotline.org)

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## ***Investment Scams***

Contact the SEC in Denver at 303-844-1000 or Wash. DC at 1800-SEC-0330

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## ***Elderwatch – Colorado Attorney General***

Hotline: 1800-222-4444

# 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](http://www.consumer.gov/idtheft) or 1-877-ID-Theft

Colorado Attorney General: [www.ago.state.co.us/idtheft](http://www.ago.state.co.us/idtheft)

Identity Theft Resource Center: [www.idtheftcenter.org](http://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.**