



Power Against Fraud



District Attorney Dave Young
17th Judicial District – Adams and Broomfield Counties

Power Against Fraud is a partnership of the 17th Judicial District Attorney's Office and the community to provide fraud prevention, intervention and victim support

303-659-7720
AdamsBroomfieldDA.org
1000 Judicial Center Drive, Brighton, CO 80601

BASIC FACTS ABOUT IDENTITY THEFT AND FRAUD

- Identity theft is the fastest growing crime in America. Identity thieves are everywhere – even in faith communities – to steal purses and checkbooks, credit cards and other information they find inside. They are looking for checks, credit card “convenience checks”, pre-approved credit card applications and statements in your mailbox. They rummage through trash looking for information containing account numbers. They contact you through “phishy” e-mails or phone calls asking you to verify account numbers by impersonating your bank, credit card company, etc.
- It’s a good idea to have nothing in your purse or wallet that contains your Social Security number. An identity thief can apply for and receive credit and/or secure a job under your Social Security number.
- You have the right to get a free copy of your credit report each year from each of the three major credit bureaus. Your report can have a dramatic impact on your financial stability.
- Telemarketers may trick you into thinking you need credit card protection for a \$250-\$500 annual fee -- which they’ll be happy to charge to your credit card. You are protected by the Fair Credit Billing Act which says that as long as you report and verify fraudulent charges within 60 days of the date of your credit card statement, the maximum for which you will be held responsible is \$50.
- Although consumers who have subscribed to the National Do Not Call Registry have reported a decrease in calls, there are exemptions, including non-profit or charitable organizations, politicians and those with whom you have an established business relationship, such as phone companies. The Do Not Call Registry will not stop crooks.
- It is the donor’s responsibility to determine how his or her donations are used. Ask charities for a copy of their annual report and contact the BBB’s Wise Giving Alliance at www.give.org or through your local Better Business Bureau.

- Most of the money raised on behalf of police or fire unions or fraternal organizations via calls to your home goes to the telemarketers and the professional fundraisers for whom they work. Very little – if any – goes to a community police or fire department or for direct police or fire services. Beware of telemarketing calls to home from police or fire agencies. Consider giving directly by buying raffle tickets or attending carnivals and events.
- Federal law prohibits mailing payments to purchase any ticket, share or chance in any foreign lottery. Canadian and other foreign crooks have conned thousands of older Americans into sending millions of dollars in payments for “taxes” on phony Canadian, Jamaican, Australian or other foreign lottery winnings.
- Federal law prohibits sweepstakes promoters from representing that entries accompanied by an order for products will be treated differently than entries without an order.
- 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 fraudulent telemarketing lists, also known as “sucker” or “mooch” lists.
- Work-at-home promotions in ads, fliers and street signs that offer high income for little work are generally deceptive. After paying an up-front fee to get information, you will find that instead of learning how to set up a legitimate business, you will be pulling the same scheme on others by putting up signs, taking out ads, etc.
- All advance-fee loan and credit repair offers are illegal or at least fraudulent. If you pay to receive a loan, you will not get it and you will end up losing your advance fee. No one can help you erase bad credit. It takes time – and there are non-profit agencies that can help you – at no charge.
- Con artists sometimes known as “travelers” prey on older adults in both cities and rural communities with door-to-door roofing, paving, painting and tree trimming scams. Although they quote bargain prices, the amount doubles or triples after the work (usually shoddy) is done. Be cautious of contractors who demand 50% or more in advance. What guarantee do you have that they will ever come back? Most legitimate contractors have enough business that they can pay for materials from their own pockets. You can also pay for materials and have them delivered directly through the supplier, not the contractor.

- Remember that even if you may be satisfied with the work, the building inspector and suppliers may not be! Getting a contractor to come back to bring a job up to code may be difficult, and suppliers and employees can place a lien on your home if they have not been paid. Never make final payment until the job has passed building inspection and you have verified the contractor's suppliers and employees have been paid. Request a "lien waiver".
- City and utility workers do not go door-to-door. Con artists do! Once in your home, they will distract you while an accomplice sneaks in to steal purses, jewelry, safes and other valuables. NEVER let a stranger in your home – no matter who they claim to be!
- Never sign a document you have not read and understood, no matter how well you trust or know the person asking you to sign. Seek opinions from a lawyer, banker, etc.
- The majority of investment fraud cases involve financial advisors who have had long-term, trusting relationships with their victims. The perpetrators use trust – and sometimes faith – as their weapons. No matter how long you've known or trusted someone, never make an investment decision without seeking advice from a lawyer or accountant and do your own independent research as well.
- In most 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 victim's 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 person has total control over your finances.

**From the Office of 17th Judicial District Attorney Dave Young
For more information call 303-659-7720**

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 “phishing.”
2. It’s a good idea to carry your Social Security card with you.
3. Once you have subscribed to the Colorado No Call list, you do not have to worry about telemarketers.
4. There is a law that requires charities to spend a certain percentage of their income on programs and services.
5. Foreign lotteries are illegal in the U.S.
6. As long as you don’t buy any magazines or send any money, playing a sweepstakes is harmless entertainment.
7. Colorado has a state contractor’s licensing board that licenses and approves contractors.
8. If a uniformed utility employee appears at your door to conduct an inspection, shows a badge and ID, it’s safe to invite him in.
9. Most investment fraud is perpetrated by long-term, trusted advisors.
10. 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 statements.

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FRAUD QUIZ ANSWERS

1. TRUE Thieves are everywhere, even in churches, looking to steal purses and the checkbooks, credit cards and other information they find inside. They rummage through trash looking for unshredded information containing account numbers. They send “phishy” e-mails asking you to verify account numbers by impersonating your bank, credit card, company, government agency, etc.
2. FALSE It’s a good idea to have nothing in your purse or wallet that contains your Social Security number. An identity thief can apply for and receive credit in your name for credit cards, loans, car loans, gambling credit, etc.
3. FALSE Although consumers who have subscribed to the Colorado No Call list have reported a strong decrease in calls, there are exemptions, including non-profit and charitable organizations, politicians and those with whom you have an established business relationship. The No Call List will not stop criminal telemarketers. To protect yourself, simply do not talk to strangers!
4. FALSE It is the donor’s responsibility to determine how his or her donations are used. Ask charities for a copy of their annual report and contact the Better Business Bureau’s Wise Giving Alliance at www.give.org or 303-222-4444.
5. TRUE Federal law prohibits mailing payments to purchase any ticket, share or chance in any foreign lottery. Telemarketing con artists from Canada have conned hundreds of Coloradans into sending millions in payments for “taxes” before collecting on 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. FALSE Colorado is one of a few states that do not require statewide regulation of all contractors. Consumers have a greater responsibility to protect themselves from contractor fraud.

8. FALSE City and utility workers do not go door-to-door but con artists do! Once in your home, he will distract you while an accomplice sneaks in to steal purses, jewelry and other valuables. NEVER let a stranger in your home no matter who they claim to be!
9. TRUE The vast majority of investment fraud cases prosecuted by the District Attorney involve financial advisors who have had long-term trusting relationships with their victims. The perpetrators use trust as their weapon. No matter how long you have known or trust someone, never make an investment decision without seeking advice from a lawyer, accountant or the Colorado Division of Securities.
10. 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 victim's 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 single person has total control over your finances.

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SEVEN PREDOMINANT AREAS OF FRAUD

1. Identity theft
2. Telemarketing fraud
3. Mail and e-mail fraud
4. Contractor fraud
5. Mortgage and quit claim deed scams
6. Financial planning and investment fraud
7. Caregiver fraud

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IDENTITY THEFT

WARNING SIGNS:

- Your purse or wallet is stolen.
- Your bank account is overdrawn or there is unusual activity on your credit card.
- Mail you are expecting doesn't arrive, especially related to financial matters. Bills you paid are still showing due.
- You apply for a credit card or loan and are denied.

PREVENTATIVE STEPS:

- Carry a close-fitting pouch instead of a purse or carry a wallet in your front pocket.
- Reduce the items you carry in public such as extra credit cards, Social Security card and checkbooks. Remove your Social Security number from your driver's license.
- Shred, tear into small pieces or cut up all mail and documents that contain Social Security, bank and credit card numbers.
- Place mail with bills to be paid at the Post Office. Ask that new boxes of checks be held at your bank or credit union rather than mailed to you.
- Never give out personal information over the phone unless you initiated the call.
- Never respond to e-mail or "pop-up" messages on your computer claiming some problem with a credit card, Internet or other account.

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TELEMARKETING FRAUD

WARNING SIGNS:

- You live alone and enjoy talking to anyone who calls you.
- You believe it's rude to interrupt a caller or to hang up.
- You are told that you must pay money up front for taxes or fees to participate.
- You are called more and more frequently by a multiplying variety of telephone solicitors.

PREVENTATIVE STEPS:

- Never talk to strangers on the telephone. They are invading your privacy, as though they have walked into your home.
- Use an answering machine, voice mail or Caller ID to screen calls.
- Never, under any circumstances, give any portion of your credit card, bank account or Social Security numbers to a caller.
- Place your number on the Colorado No Call list. This won't eliminate all calls, but they will be substantially reduced.

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MAIL FRAUD

WARNING SIGNS:

- You play sweepstakes because you think you need extra money, holding out hope you will win a big prize some day.
- You believe that because your mail is delivered by the U.S. Postal Service, it must be legitimate.
- You open and read all of your mail because many pieces look like official government documents or heart-felt solicitations for charity.
- You make frequent mail order purchases.

PREVENTATIVE STEPS:

- Even though it may be fun or give you something to do, stop participating in sweepstakes, lottery and contest offers through the mail.
- Never pay to win. Legitimate sweepstakes and contests do not require you to pay any fees, shipping or taxes to receive a prize.
- If you receive a mailing that promotes sweepstakes, lotteries, charities, credit repair, work-at-home offers or asks for money, delete the e-mail without reading it or throw the envelope away without opening it.
- When you purchase items through the mail, your name and the address are often sold to other merchants, not all of them legitimate. When making a purchase, be sure to request that your name not be sold or rented.

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E-MAIL FRAUD

- Delete unknown or questionable e-mails without opening.
- If you receive an e-mail that appears to involve money or asks for personal information, do not respond.
- Don't give out your credit card number online unless the site is secure and reputable. Use a secure browser (software that encrypts or scrambles information you send over the Internet) to guard the security of online transactions. When submitting information, look for "https" in the address or the "lock" icon on the browser's status bar to ensure your information is secure during transmission.
- Only purchase merchandise from a reputable source.
- Don't judge a company or person by their website. A flashy website can be set up quickly, often using fictitious physical addresses for business offices and warehouses that do not exist.
- Don't respond to special investment offers through unsolicited e-mail.
- Never respond to messages that promise large sums of money for your cooperation or small investment.
- Do not respond to e-mails that appear to be from legitimate companies like banks that ask for you to update or verify your personal information such as password, Social Security number or other confidential personal information. Scammers use this information to commit identity theft. Reputable institutions would not ask for this kind of information by e-mail.
- Use a firewall program, especially if you use a high-speed connection like cable, DSL or T-1 which connects your computer 24 hours a day.

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CONTRACTOR FRAUD

WARNING SIGNS:

- A home repair contractor solicits you at your door, insisting that you have problems which must be repaired right away.
- A contractor offers a bargain price or claims to have materials left over from another job.
- A contractor requires a substantial payment in advance or charges significantly more after the work is complete.
- An inspector appears at your door, claiming to work for the city or a utility company and must come into your home to inspect your water heater, furnace or back yard.

PREVENTATIVE STEPS:

- Beware door-to-door contractors who use high-pressure or scare tactics to get an immediate decision.
- Don't do business with someone who comes to your door offering a bargain or claims to have materials left over.
- Get at least three written bids. Don't always choose the lowest bidder. Almost all complaints to the DA's office involve contractors with very low bids. Remember, you get what you pay for.
- Require the contractor to use a written contract that lists materials, costs and the completion date.
- Don't allow any stranger into your home, no matter who they claim to be. City inspectors do not go door to door.

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MORTGAGE AND QUIT CLAIM DEED SCAMS

WARNING SIGNS:

- You've fallen behind in your mortgage payments or you are already in foreclosure.
- You're getting phone calls and visits from companies offering to help you pay off your debts.
- You are receiving numerous fliers in the mail or on your door offering low interest cash loans.
- A friend, advisor or relative asks you to quickly sign some forms. You do without reading them.

PREVENTATIVE STEPS:

- Beware of companies who contact you in person or by fliers offering a foreclosure relief service.
- Don't sign any forms or papers without reading and understanding what you're signing. Don't be rushed into signing a document. If you're uneasy or feeling pressured, get advice from a lawyer or other advisor.
- Don't deed your property to anyone. First consult an attorney, a knowledgeable family member or someone else you trust completely. Once you sign legal papers, it can be difficult or even impossible to reverse the action.

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FINANCIAL PLANNING AND INVESTMENT FRAUD

WARNING SIGNS FROM THE ADVISOR OR SELLER:

- High pressure sales tactics with an insistence on an immediate decision.
- Unwillingness to let you discuss the deal with another advisor or to get a second opinion.
- A guaranteed investment or one with “no risk”.
- Unwillingness to provide written information, including state securities registrations and verifiable references.
- A suggestion that you invest on the basis or trust or faith.

PREVENTATIVE STEPS:

- Surrounding yourself with several advisors. Don't become solely dependent on one financial advisor or consultant.
- Thoroughly check out any offer. Don't let yourself be rushed into making a hasty decision. Contact the Colorado Division of Securities at 303-894-2320 if you have any questions.
- Carefully review your financial statement and look for signs of unauthorized or excessive trading. Periodically check your account online or by phone with the fund managers.
- If you have trouble retrieving your funds, don't let a false sense of trust keep you from demanding a return of your investment.

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CAREGIVER FRAUD

WARNING SIGNS:

- Unusual activity in bank and credit card accounts.
- Caregiver tries to isolate the victim who comes to rely solely on the caregiver.
- Caregiver has total control over finances and has all financial statements mailed to him or her.
- New acquaintances appear on the scene and the adult is either completely charmed or fearful of the caregiver.

PREVENTATIVE STEPS:

- If your Power of Attorney or anyone else suggests you make a change in your assets, your investments, or insurance, always get two or three other opinions from within your team of advisors. Only a potential crook will not want you to discuss the change with others.
- No matter how much you know, love or trust someone, never sign papers you have not read or do not understand.
- Even if you have a representative payee, Power of Attorney or other advisor who manages your finances, insist on receiving and reviewing copies of all bank and financial statements.

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YOUR CONSUMER & VICTIM RIGHTS

UNDER FEDERAL LAW, YOU HAVE THE RIGHT TO:

- Request a free copy of your credit report once a year from each of the three credit reporting agencies. If you dispute credit report information, credit bureaus must resolve your dispute within 30 days and send you written notice of the results of the investigation, including a copy of the credit report, if it has changed.
- Opt Out of credit card companies and bank marketing programs, including “convenience checks” sent on your credit card account. Call the company’s customer service numbers to Opt Out.
- Opt Out of credit card solicitations at 1-888-567-8688 or www.optoutprescreen.com.
- Report unauthorized checking transactions within 30 days of receiving your bank statement with \$50 liability protection.
- Report unauthorized credit card transactions within 60 days of receiving your statement with \$50 liability protection.
- Report electronic funds transfer/online banking problems within two days with \$50 liability protection; report within 60 days for a \$500 liability cap.

UNDER COLORADO LAW, YOU HAVE THE RIGHT TO:

- Request a courtesy law enforcement report in the community in which you live or in the community where you know the theft occurred.
- Send a copy of your law enforcement report or Federal Trade Commission affidavit to the credit reporting agencies to protect your credit file.
- Have your SSN removed from a driver’s license/ID card and health insurance card.
- Have only the last four digits of your SSN printed on credit card receipts.
- Have your identity verified by credit card solicitors before they send a credit card to an address different than yours.
- Have the right to ask businesses, non-profit, government agencies about their policies for disposal of personal identifying documents.

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FRAUD PREVENTION CHECKLIST

- Use a fanny pack or close-fitting pouch, instead of a purse or wallet any time you are out in public.
- Do not carry your Social Security card with you and remove your Social Security number from your driver's license and checks.
- Deposit all outgoing mail at your Post Office rather than placing in your mailbox for carrier pick-up.
- Use a confetti/crosscut shredder on all financial mail and documents.
- Establish a policy of not talking to strangers on the telephone, at your door or on the street.
- Sign up for the Colorado No Call list.
- Request those with whom you have established business relationships (phone companies, banks, credit card issuers) to put you on their Do Not Call and Opt Out lists.
- Remove your name from marketing lists. (Later section tells how.)
- Make an annual charitable giving plan and do not give to charities that solicit by telephone or door-to-door.
- Get three written bids before contracting for any home improvement and check out contractors with the Better Business Bureau and city building department.
- Contact an attorney to discuss a Living Will and Power of Attorney, and to set up a system of checks and balances so that no one person has total control over your finances.

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IDENTITY THEFT PREVENTION CHECKLIST

- Remove anything from your wallet containing your Social Security number or remove the number from the card, including your Social Security card, Medicare card and military ID card. If your SSN is on your driver's license, get a new license.
- Carry any document with sensitive information in your front pocket or in a close fitting pouch, not in your purse or wallet. These documents include your driver's license, credit and debit cards, checks, car registration and anything containing your Social Security number.
- Don't carry your checkbook. Carry only the checks you need.
- Do not give any part of your Social Security, credit card or bank account numbers over the phone, e-mail or Internet unless you have initiated the contact to a verifiable company or financial institution.
- Request a free copy of your credit report once a year.
- Notify the credit reporting agencies of the death of a relative or friend to block the misuse of the deceased person's credit.
- Call your bank and credit card customer service and ask to Opt Out of all marketing programs, including "convenience check" mailings.
- Call the Credit Card Offer Opt Out Line to reduce the number of credit card solicitations you receive.
- Shred pre-approved credit card offers, convenience checks and any document containing sensitive information.
- Mail bills to be paid at the Post Office, not in your mailbox or in street corner postal boxes. Consider using automated payment plans.
- Ask your bank or credit union to receive your box of new checks, rather than having them mailed to your home.

- Do not keep your car registration, insurance card, checkbook, receipts or other identifying information in your car. Carry them in a secure manner on your person. Do not leave your car unlocked.
- Check your earnings record at least annually and more often if you suspect your Social Security number has been compromised. It's free and there is no limit to how often you may request it. Contact the Social Security Administration and ask for Form SSA-7004, Request for Earnings and Benefit Estimate Statement.

COMPUTER PRECAUTIONS

- Never respond to e-mails requesting personal information such as bank or charge account numbers, Social Security numbers, pin numbers or passwords. This rule applies even if the sender appears to be your bank or credit card company, a government agency such as the Federal Deposit Insurance Corporation, Social Security Administration or IRS, or companies such as EBay, PayPal, AOL, etc. No legitimate company or agency will send an e-mail asking you to verify information.
- Delete unknown or questionable e-mails without opening.
- Use a firewall program, especially if you use a high-speed connection like cable, DSL or T-1 which connects your computer 24 hours a day. The firewall program allows you to stop uninvited guests from accessing your computer. Without it, hackers can take over your computer, access personal information stored on it or use your computer to commit crimes.
- Use a secure browser (software that encrypts or scrambles information you send over the Internet) to guard the security of online transactions. Be sure your browser has up-to-date encryption capabilities by using the latest version available from the manufacturer. When submitting information, look for "https" or the "lock" icon on the browser's status bar to ensure your information is secure during transmission.

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REMOVE YOUR NAME FROM MARKETING LISTS

- Don't play direct mail sweepstakes or talk to telemarketers.
- Sign up for the Colorado No Call List for both your home and cell phones at 1-888-382-1222 or www.coloradonocall.com.
- Call phone companies and others with whom you do business and ask that they put you on their "Do not call" lists.
- Call the credit reporting agencies' Opt Out Line to get off mailing lists for unsolicited credit card offers: 1-888-567-8688 or www.optoutprescreen.com
- Call the customer service numbers for your credit card and ask to opt out of marketing programs, including convenience checks.
- Opt out of e-mail and direct mail by contacting the Direct Marketing Association at www.dmaconsumers.org/consumerassistance.html or by sending the following letter:

**Mail Preference Service
Direct Marketing Association
P.O. Box 643
Carmel, NY 10512**

To whom it concerns:

Please remove my name from your marketing lists. Thank you for your attention to this matter. My name and address are:

**All versions of your name used in mailings
Your mailing address
City, State, Zip Code**

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TIPS TO STOP UNWANTED CALLS

- Keep this script near your telephone.
If you are contacted by a telemarketer or someone soliciting contributions, read from the script and hang up when you have finished reading.

**“I do not do business over the telephone.
(I do not donate to charities over the telephone.)
Please put me on your Do Not Call list.
Thank you.”**

- Do not allow the caller to interrupt you or try to get you to stay on the line by trying to engage you in further talk.
- Read the script and hang up. This is not being rude. You are protecting yourself from unwanted and perhaps criminal offers and intrusions.
- If telemarketers call you back or are rude, interrupt and say:

“We have a bad connection. Call me back on my other line.”
Give them the number for the Adams/Broomfield District Attorney:

303-659-7720

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ANNUAL CHARITABLE GIVING PLAN

Name of Charity	Annual Gift
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____
Total Annual Charitable Giving Budget	_____

Charitable Giving Check List

- I have asked for and received written information such as an annual report, from each charity.
- I have checked out these charities through the Better Business Bureau Wise Giving Alliance: www.give.org or 303-222-4444 or through charitynavigator.org.
- I will not change my charitable giving list without checking out any new charity that I am considering.
- If solicited by telephone or in person for a charitable donation, I will respond:

“I already have chosen the charities to support this year. If you would like me to consider you for next year, please send me your annual report.”

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IMPORTANT RESOURCES

DISTRICT ATTORNEY'S OFFICE

To report suspected fraud or if you need assistance in reporting a crime or think you or someone you know is being victimized, contact:

Joe Maier, Adams/Broomfield Economic Crime Investigator

- 303-835-5640 jmaier@da17.state.co.us

COLORADO NO CALL LIST

Sign up for the Colorado telemarketing No Call list by making one telephone call. Exceptions to the No Call law are charities, politicians and companies with whom you have an established business relationship. The call is free and there is no charge for being included on the list.

- 1-888-382-1222 or www.coloradonocall.com

CREDIT CARD OFFER OPT OUT LINE

To stop credit card offers or unwanted credit cards, call the Opt Out Line. The call is free and there is no charge for this service. You will need to provide your Social Security Number.

1-888-567-8688 or www.optoutprescreen.com

BUSINESS AND CHARITY RELIABILITY REPORTS

To receive a reliability report on a business or charity, contact:

- Better Business Bureau, 303-222-4444 or www.denver.bbb.org
- www.give.org
- www.charitynavigator.org

**From the Office of 17th Judicial District Attorney Dave Young
For More Information Call 303-835-5639**

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.

CREDIT REPORTING AGENCIES

Obtain a FREE copy of your Credit Report to make sure there is no inaccurate information or unusual activity. You will need to provide your Social Security Number. To order your report, contact:

Equifax

To order your report, contact:

www.annualcreditreport.co,

800-865-1111

P.O. Box 740241, Atlanta, GA 30374-0241

To report fraud, call: 800-525-6285 and write:

P.O. Box 740241, Atlanta, GA 30374-0241

Experian

To order your report, contact:

www.annualcreditreport.com

888-EXPERIAN (397-3742)

P.O. Box 9530, Allen TX 75013)

To report fraud, call: 888- EXPERIAN (397-3742) and write:

P.O. Box 9530, Allen TX 75013

TransUnion

To order your report, contact:

www.annualcreditreport.com

800-888-4213

P.O.Box 1000, Chester PA 19022

To report fraud, call: 800-680-7289 and write:

Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92634

5 THINGS YOU WANT TO DO IMMEDIATELY

- Get off mailing lists for unsolicited credit card offers:
1-888-567-8688 or www.optoutprescreen.com
- Call the customer service numbers for your credit cards and ask to Opt Out of marketing programs, including convenience checks.
- Sign up for the Colorado No Call list for both your home and cell phone:
1-888-382-1222 or www.coloradonocall.com
- Get your free report annually from all three credit bureaus and consider putting a Fraud Alert on your credit file.
- Call your financial institution and ask about your liability and responsibility of your checking account is compromised.

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POWER AGAINST FRAUD AND IDENTITY THEFT SEMINARS

Do you know of a community group, senior center, service organization, business or faith community that would benefit from a Power Against Fraud or Identity Theft seminar?

Please contact:

Sue Lindsay
Public Information
17th Judicial District, Adams and Broomfield Counties

Phone: 303-835-5639
E-mail: slindsay@da17.state.co.us