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# FRAUD PROTECTION

*From the Office of Denver District Attorney Mitch Morrissey*

## WHAT TO DO IF YOUR IDENTITY IS 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 local law enforcement and get a copy of the report for the credit agencies, banks and credit card companies. You can also request and complete the ID Theft Affidavit from the Federal Trade Commission.
- Notify your credit card companies as soon as possible and follow their advice. If you report the loss you will most likely not be responsible for any unauthorized charges. As always, carefully monitor your credit card statements for evidence of fraudulent activity.
- If your checking account is compromised, notify your financial institution, close affected accounts 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 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 putting Security Freezes on your credit files at the 3 credit agencies. See information at [Denverda.org/Fraud Alerts](http://Denverda.org/FraudAlerts) or call 720-913-9179.
- 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)

***Remember: 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!***

**Denver DA’s Fraud Line: 720-913-9179**

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