



Mitch Morrissey,  
Denver District Attorney

## Fraud Alert

From Denver District Attorney Mitch Morrissey

### Largest-Ever Hacking & ID Theft Case Bust

The U.S. Justice Department announced charges in what it said is its biggest ID Theft case ever. Hackers stole credit and debit card information from more than 130 million accounts. In most cases, the hackers either used personal credit card numbers to make fraudulent purchases or they used debit card numbers to drain individuals' bank accounts.

The good news is that in Colorado, and 44 other states, the law requires that customers be notified when their identity has been compromised. In addition, almost every bank and credit card company takes responsibility when there are fraudulent charges on an account. If something goes wrong, consumers are protected by the Federal Fair Credit Billing Act. While it is virtually impossible for an individual to prevent this type of massive data breach, steps to minimize risk and mitigate losses are easy to take:

- Monitor your credit card and bank accounts closely – reporting any charges or activity that you do not recognize.
- Request a free copy of your credit report once a year from each of the three major credit reporting agencies at [www.annualcreditreport.com](http://www.annualcreditreport.com) or 1-877-322-8228.
- Shop only on secure internet sites. For more information go to <http://www.idtheftcenter.org>.
- Don't give any part of your Social Security, credit card or bank account numbers over the phone or Internet, unless you have made the contact to a company or financial institution with which you are familiar.

**Follow the latest information on scams from the Denver DA's Office on Twitter! @ DenverScamAlert**

Questions or Concerns: Call the Denver District Attorney's Fraud Line:  
720-913-9179

August 2009