



# DenverDA

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## Consumer Fraud Alert

### Phony Debt Collectors are Making Threatening Calls

Since the beginning of this year, The Denver District Attorney's Office has received several complaints about phony debt collectors who call trying to extort money from victims. Often, the victims are targeted because they have had a debt or loan that was settled years ago, or they have applied for credit or a loan, such as a payday loan, online. According to the victims, these calls come from "out of the blue" and the callers are particularly nasty, often threatening to send the police out to arrest the victim, or go after a relative of the victim for the money if the victim doesn't immediately pay up. When pressed by the victim for more specific information, the caller is always vague, won't reveal the name of the creditor allegedly owed the money, and won't provide any documentation that would support the delinquency claim. In recent years, the FBI has circulated several fraud alerts on this hoax, which is also referred to as a "Payday Loan" scam. Due to the fact that a large number of these scams originate outside of the United States, they are often difficult to track down. One tip-off is that the caller usually speaks with a foreign accent, but the caller ID shows a local area code.

#### Other warning signs:

- The caller only provides a name and cell number and no other verifiable information.
- You have not received any letter from a creditor claiming that you owe a debt.

#### If you receive such a call:

- Verify with creditors with whom you've done business that you have no outstanding debt.
- Call the three credit-reporting agencies to place a fraud alert in your file:  
Equifax            1-800-437-8432, [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)
- File a complaint with the FBI at [www.IC3.gov](http://www.IC3.gov)

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

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