

FRAUD ALERT!

From the Office of Denver District Attorney Mitch Morrissey

Your Free Credit Report – Get It!

Everyone in the US is entitled to get free copies of their credit reports from the three major credit bureaus each year. Getting your credit report is as important a guard against ID theft as is checking your account statements.

But use caution when getting your free credit report as some websites and telemarketers are tricking people into paying. Never respond to an e-mail or telephone offer for a free credit report - you may be linked to a bogus site or a crook trying to steal Social Security Numbers. Don't search for the web site by typing in "Free Credit Report" - you may get a site where you'll be baited with a free report but have to buy credit report monitoring or a credit score. If you're asked for your credit card number, it's not free!

www.annualcreditreport.com is the ONLY authorized online source to get a free credit report under federal law. www.annualcreditreport.com is secure, easy to use and free. You can also get your free credit report by telephone by calling **877-322-8228**. Follow these tips if using the web site:

- ✓ Watch the spelling if you type in the web address - many bogus sites are just one letter away from the official site.
- ✓ For maximum benefit, space out your three free reports over the year; this will allow you to see changes that occur over time.
- ✓ Print or download your credit report(s) immediately; you may not be able to gain access again for free later.
- ✓ After getting your report, quit your browser so no one else can access it.



**Denver DA's Fraud Line:
720-913-9196 or 720-913-9179**

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

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