

Identity Theft Prevention

Provided by the
Colorado Bureau of Investigation
Contact us at 303-239-4649

- **Guard your Social Security number**

Do not carry your Social Security card or your birth certificate in your wallet or purse

Be cautious with Military ID cards, replacing any that still include your Social Security Number

If your Social Security number is on your Driver's License, get a new license that does not include the number

Make a photocopy of your Medicare card and blackout all but the last 4 digits of your Social Security number. Carry this instead of your Medicare card

NEVER give your Social Security number to someone you do not know and trust

ALWAYS ask why it is needed if someone requests your Social Security number. Some agencies (like the IRS or credit reporting bureaus) will need it, but most do not

- **Reduce the items you carry in your wallet or purse**

Leave extra credit cards and the checkbook at home and carry only what you need with you

Consider downsizing to a close-fitting or neck pouch and carrying your wallet in a front pocket

Copy the front and back of everything you carry in your wallet and keep in a safe place at home for reference

Identity Theft Prevention

Provided by the
Colorado Bureau of Investigation

- **Be careful with Credit/Debit Cards and Bank Account information**

NEVER give your credit or debit card and PIN number to someone else to use

If someone calls, emails or sends a text message saying they are with your credit card company or bank, they should already know your account numbers. **DO NOT** give out those numbers to the caller. Hang up and call your financial institution using the number printed on the card

Carefully review your credit card and bank statements every month to ensure everything listed is a legitimate charge. Call **IMMEDIATELY** if you see anything that is questionable, even if it is only for \$1

If you lose your credit card, debit card or checkbook, contact your financial institution right away and report it missing

Consider asking for a Fraud Alert on your accounts so that you are notified of any unusual charges

Let your credit card companies and bank know if you plan to travel and where you will be going. They will be better able to look out for unusual card uses if they are informed

Consider bank issued prepaid credit cards for travel and children in college

Pay inside when getting gas instead of using pay at the pump

Identity Theft Prevention

Provided by the
Colorado Bureau of Investigation

- **Be careful with Credit/Debit Cards and Bank Account information, continued**

Be cautious when using an ATM machine

Try to use ATM's that are located at your bank, attached to the bank or in the bank lobby

Whenever possible, conduct bank business during business hours in the bank

Check the ATM before using for anything that looks suspicious

Shield your hand when entering your PIN to prevent onlookers or hidden cameras from recording you PIN number

Always review your bank or credit card company statements carefully to ensure that everything is correct. If you do not recall an ATM transaction, contact your financial institution immediately

If your credit or debit card is stolen or compromised in anyway, report it to the police and to your financial institution right away. You must act quickly to protect your accounts

Remember: **NEVER** give out your PIN number

Identity Theft Prevention

Provided by the
Colorado Bureau of Investigation

- **Be careful with mail and other documents**

Bring mail in as soon as possible and consider a locking mailbox

Shred all mail and other documents that contain personal identifying information. A cross-cut shredder is best

Take any mail that contains checks, credit card information or other personal identifying information to the Post Office to mail rather than leaving it in a mailbox to be picked up

Ask your financial institution to have new boxes of checks or new debit cards delivered to them and go in to pick them up

When giving a loved one a gift of cash, consider sending a gift card instead of a check or money order

Keep Social Security cards, Medicare cards, extra Military ID cards, copies of tax returns, statements, bills and other critical information in a safe place in your home—preferably in a locked container

NEVER sign a document you have not read or do not understand

Seek the advise of a professional before naming an agent on a Power of Attorney to ensure you understand how much control the agent will have to make decisions for you

Identity Theft Prevention

Provided by the
Colorado Bureau of Investigation

- **Review your credit report on a regular basis**

You may request a **FREE** credit report from each of the three major credit reporting bureaus once a year

Annual Credit Report Request is a free service recommended by the Federal Trade Commission as a safe and reliable source. Contact them for copies of your credit report at: www.annualcreditreport.com or by calling 1-877-322-8228

Review your credit report and contact the credit reporting bureau if there is anything on the report that does not belong to you

If you have concerns, consider a Fraud Alert or Credit Report Freeze

- **OPT OUT**

Consider Opt-Out options for credit card solicitations, credit card convenience checks and junk mail. Check out our OPT OUT! Handout that includes numbers, web addresses and frequently asked questions

- **Ask the Experts**

Contact the Colorado Bureau of Investigation if you have been a victim or would like to discuss a personal crime prevention plan that fits with your lifestyle.

Colorado Bureau of Investigation

Identity Theft Victim Advocate: 303-239-4649

24 Hour Toll Free ID Theft & Fraud Hotline: 1-855-443-3489

Or email us: CBI.StopIDTheft@state.co.us

Identity Theft Prevention

Provided by the
Colorado Bureau of Investigation

Prevention Checklist

- Remove anything that has your Social Security number on it from your wallet or purse
- Downsize your wallet or purse
- Guard your credit/debit card and bank account information
- Know who you are talking with before giving any information
- Report any fraudulent activity or the loss or theft of your credit/debit card or checkbook immediately
- Take mail to the Post Office
- Shred all documents with personal information
- Never sign a document you have not read or do not understand
- Get a copy of your credit report for free
- Opt-Out

If you have been a victim or would like additional information, call the Colorado Bureau of Investigation

Victim Advocate : 303-239-4649

24 Hour Hotline : 1-855-443-3489 (toll free)

Email:

CBI.StopIDTheft@state.co.us

Identity Theft Prevention

Provided by the
Colorado Bureau of Investigation

Fraud Prevention Checklist

- ✓ Read all documents carefully BEFORE you sign
- ✓ Make a charitable giving plan and stick with it, donating only to charities you know and trust
- ✓ Do not give personal information or financial information over the phone
- ✓ Do not wire money to people you do not know, no matter how compelling the story
- ✓ If a friend or family member requests a wire of money, check it out to make sure you are really sending money to your loved one
- ✓ Do not wire funds to anyone who overpays for something sold on line or sends a check or money order then cancels the deal asking you to cash the check and wire money
- ✓ Give checks or money orders you receive from strangers time to clear your accounts before you use the funds. Check with your financial institution for some guidelines
- ✓ You have not really won that sweepstakes if you are asked to pay to collect your winnings
- ✓ Foreign lotteries are illegal—You have not won
- ✓ Consult with a professional before using a Power of Attorney to ensure that you understand the document and maintain a good set of checks and balances
- ✓ Remember...If it sounds too good to be true...IT IS

When in doubt, call the Colorado Bureau of Investigation

303-239-4649

24 Hour ID Theft & Fraud Hotline 1-855-443-3489

Email: CBI.StopIDTheft@state.co.us