Notify the fraud department of one of the three major credit bureaus. They are required to notify the others (initial placement of fraud alert only). Renewal of fraud alerts must be made separately at each credit bureau:

<table>
<thead>
<tr>
<th>Credit Bureau</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equifax</td>
<td>800-525-6285</td>
</tr>
<tr>
<td>Experian</td>
<td>888-397-3742</td>
</tr>
<tr>
<td>Trans-Union</td>
<td>800-680-7289</td>
</tr>
</tbody>
</table>

Colorado law provides that credit reporting agencies must permanently block the distribution of negative credit information on a consumer when the consumer has submitted a police report to the credit agency alleging that he/she has been the victim of identity theft (CRS 12-14.3-106.5).

File a complaint with the FTC (www.ftc.gov) and use their ID Theft Affidavit to report information using just one standard form. The form is available online at www.consumer.gov/idtheft or by calling the FTC’s Identity Theft Hotline toll-free at 877-IDTHEFT (438-4338).

If you are a victim of mail theft, make a report with the U. S. Postal Inspector. In Colorado Springs, call 570-5349

Find out if an identity thief has been passing bad checks in your name by calling SCAN (Shared Check Authorization Network) at 1-800-262-7771.

Keep detailed notes about your case; you may need this to defend yourself in criminal or civil court.

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**PROTECTING YOUR DRIVER’S LICENSE NUMBER**

If you learn that your Colorado driver’s license/ID has been used fraudulently, or has been lost or stolen, you may wish to put a fraud alert on your license. This allows closer scrutiny if someone is stopped by the police and they use your driver’s license or number.

- Write a short statement about the situation and include a SPECIFIC request for the alert, your name, date of birth, driver’s license/ID number, Social Security number, and your signature.
- Deliver or mail the request to:
  **Colorado Motor Vehicle Investigations Unit**
  **881 Pierce St. Room 136**
  **Lakewood, CO 80214**

You may also wish to apply for a new license/ID with a new PIN to prevent further fraudulent use.

- Download and complete the Colorado Affidavit of Theft form from the Motor Vehicle website and have your signature notarized.
- Take (do not mail) the Affidavit of Theft form along with a copy of your police report to a FULL SERVICE driver’s license office.
IDENTITY THEFT is an informal term for a class of crimes where someone steals some piece of your identifying information (name, date of birth, Social Security number, bank or credit card account numbers, etc.) and uses it without your knowledge to commit fraud or theft. According to the Federal Trade Commission (FTC), almost 10 million Americans were the victims of identity theft during 2004.

HOW YOUR INFORMATION IS OBTAINED
In the Colorado Springs area, personal information is most often obtained by:

- Mail theft
- Dumpster diving
- Burglary of cars, homes and businesses
- Theft of purses in public places or at a business where it is left accessible to the public
- Motor vehicle theft
- “Phishing,” where scam artists use spam, pop-up messages, or an imitation of a legitimate Web page to trick users into providing sensitive personal information.

HOW TO PROTECT YOURSELF

- Don’t leave outgoing mail in an unsecured mailbox, and remove incoming mail promptly
- Mail checks directly from the post office
- Have check orders mailed to your bank
- Never leave your purse unattended
- Don’t leave personal information in your car
- Don’t carry your Social Security card or number or publish it on your checks or driver’s license
- Shred unused credit card offers and papers containing personal identifying information with a crosscut shredder
- Check bank and credit card statements carefully to ensure all transactions were authorized.
- Be suspicious about emails/websites (see “Phishing” above)
- Stop pre-approvals by calling the credit bureau opt-out line at 1-888-5-OPT-OUT (1-888-567-8688) or log onto their website at www.optoutprescreen.com. And writing to Direct Marketing Association Opt-Out. Send your name, home address and signature to:

  Mail Preference Service
  Direct Marketing Assoc.
  P.O. Box 643
  Carmel, NY 10512-0643

 Check your credit report annually with the three major credit bureaus:

  Equifax: 800-685-1111
  Experian: 888-397-3742
  Trans-Union: 800-888-4213
  Or www.annualcreditreport.com

Colorado law allows individuals to obtain one free copy of their credit report annually.

- Before revealing any personal information to a business, find out how the information will be used, secured, or disposed of. Colorado law (CRS 6-1-712) requires public and private entities to develop a policy to destroy or properly dispose of documents containing personal identifying information.
- SUSPECT YOU ARE A VICTIM IF:
  - You haven’t received statements or bills in the mail
  - You receive credit cards you didn’t apply for
  - You are turned down for a loan for no apparent reason
  - You notice unauthorized charges on your credit cards or checking account
  - You receive calls or notices from companies or debt collectors for services you did not use or buy

IF YOU ARE A VICTIM

- Make a police report. In Colorado Springs, call 444-7000 to make the report. Get the report number! You can go to your local Area Command (Falcon, Stetson Hills, Gold Hill, or Sand Creek) and submit a request to obtain a copy of the report. The report will be mailed to you once it is processed by the Department.
- If you live in Colorado Springs and the fraud occurred in another jurisdiction, go in person to your local CSPD Area Command and complete an Identity Theft/Identity Fraud report which indicates your report is an “Outside Identity Theft.” You will be given a copy of the report and the report number.
- Notify the businesses where the accounts were opened. Speak with the fraud or security department and follow up in writing to the billing department. Close any accounts that have been tampered with or opened fraudulently. Ask that these accounts be processed as “account closed at consumer’s request.”