

FRAUD ALERT!

From the Office of Denver District Attorney Mitch Morrissey

DETECTING ID THEFT: THE QUICKER THE BETTER

To minimize the effects of ID theft, quick self-detection is your best protection.

- **Monitor your account balances and activity at least weekly.** This will help you catch the fraud as early as possible. Access your account through the Internet or by telephone, rather than wait for a paper statement.
- **If you do not have access to online accounts, review mailed bank and credit card statements monthly.** You have 30 days from the date of your bank statement to report check fraud - 60 days to report credit card fraud - and the most for which you will be liable is \$50.
- **Monitor your credit report at least annually.** Since it is harder to detect someone using your identity to open new accounts, reviewing your credit report is crucial. You are entitled to a free report each year from the three credit agencies (Equifax, Experian & TransUnion) at a single phone number **1-877-322-8228** or Web site **www.annualcreditreport.com** (you can safely order reports online, but do not use any other Web site you may receive.) Space the three reports out over the year instead of getting all three at once.
- **Consider paying bills online or through automated plans.** You can safely pay bills online through secure Internet sites or use automated payment plans. Password-protect your computer and sensitive files; ensure that your computer has a firewall to protect from Internet attacks; regularly update anti-virus/anti-spyware software on your system; keep your computer's operating system security features current, and turn off your computer when not in use.



Need help?

Call the DA Fraud Specialist

720-913-9196

You will reach a live person!

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