

THE DENVER CENTER FOR CRIME VICTIMS
CRIME PREVENTION TIPS TO AVOID IDENTITY THEFT

- Burglar-proof your home. Crime is opportunistic so be sure to always lock your doors, even for that you'll-just-be-gone-a-second moment. Secure windows to keep burglars out.
- Never leave a purse or wallet in a place in your home where it can be viewed by someone looking in a window.
- When doing any activities outside your home, carry only what identification and credit cards you need. Do not carry anything with your social security number on it.
- If you carry a purse or briefcase to any gathering, conference, meeting or party and it contains personal information you do not want anyone to be able to obtain, do not leave it unattended or where it can be taken or gotten into. This includes coat-check areas, bedrooms in homes, tables at events, etc.
- Never leave your purse or wallet unattended in a shopping cart, on a counter, on a restaurant table, in a fitting room or on the sink counter in a public restroom.
- Have Social Security or retirement checks sent directly to your bank, not to your home.
- Make a list of card numbers, expiration dates and toll-free numbers of your credit card companies. Keep this record in a safe place, separate from where you keep your cards. Use this information if you ever have to report your cards lost or stolen.
- Never give out your social security number, bank account number or credit card number to someone calling you on the phone, emailing you or sending a text message. If someone contacts you and says they are from your bank or credit card company and need your account number and your password/PIN, hang up. Your bank and credit card companies have your account numbers. If you have concerns about your accounts, call the number listed on the card itself or on your checkbook and ask if there is a problem.
- Walk confidently wherever you are, taking note of your surroundings, with your purse, wallet or briefcase securely held, to avoid being targeted by robbers. Avoid darkened areas and have car keys out when walking to a parked car.
- Do not keep purses, wallets, briefcases or anything that contains personal material where they can be seen in a car. Always lock doors and close windows in your vehicle. Better yet, do not leave them anywhere in the vehicle.
- Consider using a bank-issued pre-paid credit card when traveling rather than using your regular credit card. The pre-paid cards do not include personal identifying information.
- If giving a gift of money, consider a gift card instead of a check. Checks contain information that could be used by an identity thief if it gets into the wrong hands.
- Be particularly observant of your surroundings when using a credit card to pay for gas outside at the pump, or pay for it inside the gas station or convenience store.

CRIME PREVENTION TIPS TO AVOID IDENTITY THEFT (cont.)

- Review bank and credit card statements for suspicious items. Request a copy of your personal credit report from major credit bureaus to learn if someone is using your identity.
- You can get free copies of your credit reports annually by going to www.AnnualCreditReport.com. They will let you see if there are any issues with your credit cards. The three credit report companies are:
 - ❑ Equifax: 1-877-576-5734; www.alerts.equifax.com
 - ❑ Experian: 1-888-397-3742; www.experian.com/fraud
 - ❑ TransUnion: 1-800-680-7289; www.transunion.com
- You have the right to ask that nationwide consumer credit reporting companies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer credit reporting companies. As soon as that agency processes your fraud alert, it notifies the other two, which then also must place fraud alerts in your file.
- Take outgoing mail to the post office and check your own mailbox daily. If going away, have a trusted neighbor get your mail or put a hold on it at the post office until your return.
- Do not place any information in your garbage you do not want anyone else to know about you. Shred any mail or other documents that include any personal information. A cross-cut shredder works especially well.
- When giving to a charity, check it out by going to www.charitynavigator.org or www.give.org. If a charity asks for your social security number, it is not a legitimate organization. Legitimate charities will send you a tax form you provide the IRS and the organization does not need your SSN for any reason.
- Make sure your computer anti-virus and anti-spyware programs are up to date and that your computer is protected from anyone being able to access your personal information.
- Phishing is a criminal computer activity where people send phony emails and ask you to click on a link. These emails appear to come from reputable businesses: banks, insurance companies, social networking sites, etc., but click on the link and criminals can access your user name and password and get personal info. Never click on a link you're not familiar with.
- If you suspect identity theft, contact the Colorado Bureau of Investigation's Identity Theft Hotline at (855) 443-3489.

Denver Police Community Resource Officers (for a free home security check)

District 1, 1311 W. 46th Ave.....(720) 913-0400, TTY (720) 913-0404
District 2, 3921 N. Holly Street.....(720) 913-1000, TTY (720) 913-1149
District 3, 1625 S. University Blvd.....(720) 913-1300, TTY (720) 913-1196
District 4, 2100 S. Clay Street..... (720) 913-0200, TTY (303) 937-4446
District 5, 4685 Peoria Street.....(303) 376-2300, TTY (303) 376-2306
District 6, 1566 N. Washington Street.....(720) 913-2800, TTY (720) 913-2805

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