



**Weld County  
District Attorney's Office  
Nineteenth Judicial District**

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## **What should I do if I become a victim of identity theft?**

- **Notify your bank and all other credit card companies immediately** to put them on alert. o Put a stop payment on all outstanding checks that may have been written without your permission or knowledge.
- **Open up new accounts protected with a secret password or PIN.** Do not use the same password or PIN as was on the old account and do not use common numbers and names that could be easily guessed for the PIN.
- **File a report with you local law enforcement agency.** Ask for a copy of the report or the report number for future reference, as this will help you in dealing with your banks, creditors and the major credit reporting bureaus. Follow-up with the police agency in writing with a copy of the report and/or the report number.
- **File your complaint with the Federal Trade Commission.** You can file an identity theft complaint online at [www.consumer.gov/IDtheft](http://www.consumer.gov/IDtheft). Many of your creditors will accept the "ID Theft Affidavit" from this website.
- **Contact the fraud department** of all three major credit bureaus immediately to put a fraud alert on your credit report, which requires that you be contacted directly before any new credit is taken out in your name. (Equifax: 1-800-766-0008, Experian: 1-888-397-3742, TransUnion: 1-800-888-4213) When you receive the report from your local law enforcement agency, file it immediately with the credit bureaus, which requires that they block any new, negative credit information resulting from the theft.

• **Contact all of your creditors by phone and in writing.** File the law enforcement report and/or the FTC's "ID Theft Affidavit" with each creditor and some may require their own form of affidavit as well.

- **Keep copies of all correspondence** and documents exchanged with each creditor.
- **Cancel all existing credit card accounts** and open replacement accounts. Ask that the cancelled accounts be processed as "account closed at customer's request" to avoid any negative reporting to credit bureaus.
- If replacement accounts require a PIN or password, **do NOT use the same password** as on the cancelled account and do not use common numbers or names that could be easily guessed.
- **Notify the phone company.** If the identity theft involves the misuse of a long-distance telephone account, cellular telephone or other telephone service, contact the telephone company and immediately close all existing accounts. If replacement accounts require a PIN or password, do NOT use the same password as on the cancelled account and do not use common numbers or names that would be easy for thieves to guess.
- **Notify the post office** if you suspect that your mail has been stolen or diverted with a false "Change of Address" request. You can obtain the address and telephone number of your local postal inspector on the website at [www.usps.com/ncsc/locators/find-is.html](http://www.usps.com/ncsc/locators/find-is.html).
- **Notify the Social Security Administration** if you suspect that someone is using your social security number to obtain credit or employment. You can reach them at 1-800-269-0271.
- **Notify the State Department** if your passport has been stolen. You should notify the passport office in writing to be on guard of anyone ordering a new passport in your name. They can be reached by phone at (202) 955-0430 or by mail at: U.S. Department of State Passport Services Consular Lost/Stolen Passport Section 111 19th Street NW, Ste. 500 Washington D.C. 20036
- **If you are contacted by a collection agency** about a debt for which you are not responsible, immediately notify them that you did not create the debt and that you are a victim of identity theft. Follow up with the collection agency and creditor in writing and include a copy of your law enforcement report and/or the "ID Theft Affidavit" from the FTC. Send these things with "return receipt requested" so you have proof that the collection agency received them. If the collection agency continues to contact you, file a complaint with the Colorado Collection Agency Board. They can be reached by phone at (303) 866-5304 or online at [www.ago.state.co.us/cab.htm](http://www.ago.state.co.us/cab.htm). You can also mail a complaint to them at: Colorado Collection Agency Board 1525 Sherman Street, 7th Floor Denver, CO 80203.