



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

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How can I prevent identity theft?

By knowing how thieves obtain your personal identifying information, you may have a pretty good idea of what you can do to prevent this crime from happening to you.

Here are some additional tips:

- **Never provide your personal identifying and financial information** over the telephone when you did not initiate the call - not to people calling claiming to be from your bank, a charity, solicitors, credit card companies or sweepstakes. No legitimate creditors call to "verify" your information; this is ALWAYS a scam.
- **Don't carry extra credit cards**, your social security card, birth certificate or passport in your purse or wallet. This information is all someone would need to steal your identity if your purse or wallet was lost or stolen.
- **Protect your social security number** and credit card numbers. Don't print your SSN on your checks or driver's license. Always ask *why* someone needs this information when they request it from you. There are a limited number of agencies that can legitimately require your SSN.
- **Shred everything!** Buy a cross-cut shredder to shred anything that contains personal or financial information about you before throwing it away. This includes all ATM and credit card receipts, bank and credit card statements, utility bills and pre-approved credit card offers. Thieves have time on their hands and if these things are not shredded, they will put them back together and steal your information.
- **Take all credit card and ATM receipts** with you after you make a purchase. Take them home and shred them; never throw them away in a public trash receptacle.
- **Place password protection on all accounts** that allow it. Do not use common information, such as an address, birth date or spouse's name for your password; these are easy for thieves to guess.
- **Never leave your personal information** sitting around at home, work or in your car where someone could easily find it and steal it.
- **Never put your account number** on an envelope or postcard, as it would be easy for someone to copy.

- **Don't have boxes of new checks delivered** to your home. Make arrangements to pick them up at your bank, as thieves are known for stealing them out of people's mail boxes.
- **Receive credit card statements and bank statements** at a Post Office Box, rather than at home, unless you have a locking mail box. Thieves will also steal these documents out of your mailbox.
- **Be careful with outgoing mail also.** If you don't have a secured mail box, mail your bills from a curbside public mail box or at your local post office. Never leave mail in an unsecured mail box overnight. Arrange to have the post office hold your mail if you plan to go on vacation.
- **Keep a record of all of your card numbers**, expiration dates and the telephone numbers of each company in a safe place, away from where you keep your credit and debit cards, in case you need to report them lost or stolen.
- **Remove your name from the mailing lists** for pre-approved lines of credit by participating in the credit bureaus' "Opt Out" program. Call 1-888-5-OPT-OUT (or 888-567-8688) to enroll or visit www.OptOutPreScreen.com. The website will ask for your social security number, but this is a legitimate request for such information.
- **Write to your bank**, insurance company and other financial institutions you do business with and tell them not to share your customer information with unaffiliated third parties. They are required, by law, to honor your request.
- **Remove your name** from national direct mail advertising lists by visiting www.DMAconsumers.org/OffMailingList.html or sending your name and address, with a written request, to: DMA Mail Preference Service Attn: Dept. 18265330 Direct Marketing Association P.O. Box 282 Carmel, NY 10512
- **Register with the Colorado and national no-call lists** to reduce the number of telephone solicitations you receive. You can register online at www.ColoradoNoCall.com and www.DoNotCall.gov or by calling 1-888-249-9097 and 1-888-382-1222.
- **Request a free copy of your credit report** once per year from the three major credit reporting agencies by calling 1-877-322-8228 or visiting www.AnnualCreditReport.com.
- **Open all credit card billing statements** and bank account statements promptly and compare charges to your records and receipts. If there are any mistakes, report them over the phone and in writing immediately. By law, the company must investigate billing errors reported within 60 days of mailing the statement.
- **During physical credit card transactions**, never let your card out of sight.
- **Be cautious of people looking over your shoulder** when you are using your ATM card. Be sure to keep your PIN to yourself; don't let anyone watch you enter it.
- **Memorize your PIN numbers.** Do not write them down where they could be stolen, especially in the same place as your card.
- **Contact the card issuer promptly** if you have applied for a new credit card and it hasn't arrived.

- **Never leave your purse or wallet unattended**, even for a minute. It could be stolen before you even realize it.

- **Never respond to any "pop-up" advertisements** online claiming some problem with one of your accounts. If you have a question, call the company yourself.

- **When ordering things online**, or putting your personal information into any kind of website, make sure it is a secure website. You should be able to tell which websites are secure because their URL will start with **https://**. The **s** stands for secure. In addition, secure websites will have a small picture of a pad lock in the bottom, right corner of the site. When you double-click on the picture of the pad lock, a box will pop up and give you information about the security of the site. It is always best if you have found the website on your own, rather than clicking on a link to the site from an email or somewhere else.