

[If Identity Theft happens to you](#)

- If the identity theft has seriously and substantially affected you financially, or through criminal impersonation, contact the local law enforcement agency that has jurisdiction where the crime was committed. A report will be taken and that law enforcement agency will investigate, pursuant to Colorado Revised Statutes 16-5-103(3).

This statute also provides for a victim to petition the court with jurisdiction to make a factual finding of innocence – and that court order, along with the police report, may be necessary to file with credit reporting agencies, etc. This may be especially necessary if someone has assumed your identity while committing a crime. You can find the motion to petition the court at the Colorado Courts self-help website: www.courts.state.co.us/Self_Help/Forms.

- Report the identity theft immediately to one of the credit reporting agencies and ask them to place a fraud alert on your account. The alert will remain on your report for about 90 days unless you choose to extend the alert or ask for a security freeze. If you call one agency, they will forward the fraud alert to the others:

TransUnion: 1-800-680-7289 or www.tuc.com

Equifax: 1-800-525-6285 or www.equifax.com

Experian: 1-888-397-3742 or www.experian.com

- Fill out the ID Theft Affidavit online at the FTC site and send it to each credit reporting agency and to any affected creditors immediately: Call 1-877-ID-THEFT (1-877-438-4338) or go to www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf.
- Consider putting a security freeze on your credit report. Information on security freezes can be obtained at our web site at www.boulderda.org or call us for a printed copy of the information.
- Close any affected accounts and stop payment on any stolen checks. Consider putting additional layers of security on any accounts that might be vulnerable.
- Do not use the same passwords and personal identification numbers that were on the compromised accounts – choose new ones.
- Notify the Department of Motor Vehicles if your driver's license has been stolen.

- If your checkbook has been stolen notify your financial institution and check approval agencies:

Telecheck, 1-800-710-9898, www.telecheck.com

Certegy, Inc. (previously Equifax Check Systems), 1-800-437-5120

- Notify the postal inspector and your carrier if mail is involved.
- Call the Social Security fraud hotline 1-800-269-0271 if you believe your Social Security information has been compromised.
- If an identity thief has used your personal information to create tax problems call the IRS at 1-877-777-4778, or go to their website at www.irs.gov/advocate
- For more information on identity theft prevention log onto the Federal Trade Commission website at www.ftc.gov. Report Internet fraud to the Internet Crime Complaint Center at www.i3c.gov.