

Tips to Prevent Identity Theft

Community Protection Division
Boulder County District Attorney's Office



Prevent Identity Theft on the Phone, at Home, in the Mail

On the phone:

- **Don't pick up the phone** from unknown, anonymous or blocked numbers, or when you don't recognize the number on caller ID.
- **Share as little information as possible:**
 - **NEVER share personal information** like your Social Security number or bank or credit card information with **anyone** who calls you out of the blue, no matter who they say they are.
 - Provide sensitive information over the phone only when **you initiate the contact** and are certain whom you're calling.
- Ask your phone providers about call-blocking: many landline and cell phone providers offer features for free.
- Make sure you're on the national and Colorado **no-call lists** for your home and cell phones.

At Home and in the Mail:

- **Monitor bills and credit card statements carefully:**
 - Report discrepancies to your financial institution immediately.
- **Store and discard sensitive documents wisely:**
 - Try to put trash out the day of collection, not before.
 - **Shred** documents containing sensitive personal or financial information.
 - **Consider going paperless** for bills and statements.
- **Safeguard Mail:**
 - Pick up mail from your mailbox as soon as you can.
 - Mail important mail inside Post Office or send certified – don't put outgoing mail in your mailbox.
- **File taxes early** to thwart tax-identity thieves who may file with your information, hoping to get your refund.
- **Take steps to monitor & safeguard credit:**
 - Order and review your credit report periodically: it's free weekly on the [Annual Credit Report website](http://www.AnnualCreditReport.com). (www.AnnualCreditReport.com)
 - **Consider a fraud alert or credit report freeze:**
 - A fraud alert requires a business to verify your identity before it issues new credit, while a credit freeze restricts access to your credit report.

Call the Community Protection Division with questions (303) 441-3700

Prevent Identity Theft Online

Password Management:

- Use **long, strong, unique passwords**: change them **often**.
 - Passwords for work, social media, and financial accounts **SHOULD NOT BE THE SAME**.
 - **Never reuse** old passwords.
 - Change passwords on **home computers, modems and routers** periodically, too.
- **Consider using a "passphrase":**
 - Use a phrase familiar to you, but replace some letters with capital letters, numbers and symbols
 - A passphrase may be easier to remember, and harder for someone else to guess.

Email Awareness:

- **Don't reply** to emails when you don't recognize the sender.
 - **Never click on links or attachments** in ANY unsolicited email, no matter who it says it's from.
 - **Don't take the bait** on "Click Here" boxes in emails purporting to be from an agency needing your information, or indicating your information has been compromised (credit card company, bank, Amazon, eBay, etc.).
 - **Call the company instead**, using a number from a statement or credit card, or go online and log into your account with that institution, **with your user name and password**.
- **Beware of emails that say they are from a "friend" who needs a favor**, or indicate that the friend or a relative is in trouble and needs help:
 - Delete emails from a "friend" that ask for money, gift card ID numbers, or bank account, credit or debit card information: **call the friend instead** to follow up.

Tips for all devices, and online:

- Set software updates on your cell phone and computer to **install automatically** when they're available.
- Consider **multi-factor authentication** for your devices, internet and websites, especially where you enter or maintain personal, health or financial information.
- Check your profile and **social media privacy settings** periodically.
- **Remember . . . public WiFi is not private!**
 - When on public WiFi, only go to websites that don't ask for passwords or personal or financial info.

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