How thieves steal identities:

1. **Dumpster Diving.** They rummage through trash looking for bills or other paper with your personal information on it.
2. **Skimming.** They steal credit/debit card numbers by using a special storage device when processing your card.
3. **Phishing.** They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.
4. **Changing Your Address.** They divert your billing statements to another location by completing a change of address form.
5. **Old-Fashioned Stealing.** They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records, or bribe employees who have access.
6. **Pretexting.** They use false pretenses to obtain your personal information from financial institutions, telephone companies, and other sources.

What should you do if your identity is stolen?
Filing a police report, checking your credit reports, notifying creditors, and disputing any unauthorized transactions are some of the steps you must take immediately to restore your good name.

What can you do to help fight identity theft?

- Do not leave identification, credits cards, or other items with personal information in your vehicle, keep them on your person.
- Keep a minimal number of credits cards (1 debit, 1 credit is optimal)
- Use pay at the pump with a credit card whenever possible, debit card fraud can have a larger impact if the number is stolen
- Use cash for small purchases.
- When using a credit card, watch where the clerk places the receipt, temporary employees may keep your receipt for personal use later.
- Carry purses on your person snapped or locked, do not place them in shopping carts or on counters.

**Helpful links and phone numbers**

www.ftc.gov

Credit Reporting Agencies

<table>
<thead>
<tr>
<th>Agency</th>
<th>Phone</th>
<th>Fraud Line</th>
</tr>
</thead>
<tbody>
<tr>
<td>EQUIFAX</td>
<td>1- 800-685-1111</td>
<td>1-800-525-6285</td>
</tr>
<tr>
<td>EXPERIAN</td>
<td>1-888-397-3742</td>
<td>1-888-397-3742</td>
</tr>
<tr>
<td>TRANS UNION</td>
<td>1-800-916-8800</td>
<td>1-800-680-7289</td>
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Denver Police Department Financial Crimes Unit
720-913-6752