



Mitch Morrissey,
Denver District Attorney

Fraud Alert

From the Office of Denver District Attorney Mitch Morrissey

Don't Forget to Get Your Free Credit Reports this Year!

Reviewing your credit report is a critical step in stopping Identity Theft. Every person is entitled to a copy of their credit report every year – free of charge – from each of the three credit bureaus.

Use caution when accessing your free credit reports – some websites and telemarketers trick people into paying for services they don't want. Keep the following points in mind.

- Never respond to an e-mail or telephone offer for a free credit report – you may be linked to an imposter site trying to steal social security numbers.
- Don't search for a website using the words "Free Credit Report" - you may be directed to a site which offers free reports only after purchasing credit monitoring or a credit score. If a credit card number is requested, you **will** be paying for something!

Under federal law, www.annualcreditreport.com is the only authorized online source to obtain free credit reports. The website is secure and free. Free credit reports are also available by calling Annualcreditreport.com at **1-877-322-8228**. Follow these tips:

- Watch the spelling when typing in the web address – many imposter sites differ from the official site by only one character.
- For maximum benefit, spread out the three reports over the year; this will assist you in recognizing unauthorized changes.
- Print or download credit reports immediately; then close or "quit" the internet to prevent anyone else from accessing your report.

You may also get your free credit reports directly from the three credit bureaus:

Equifax	1-800-525-6285	www.equifax.com
Experian	1-888-397-3742	www.experian.com
TransUnion	1-800-680-7289	www.transunion.com

Need help or have a question? Call the Denver District Attorney's Fraud Line: **720-913-9179**

September 2009