

POWER AGAINST FRAUD

Outfoxing the Predators

CASE
partnership

CASE is a partnership of the District Attorney and
the community to prevent fraud and exploitation



Mitch Morrissey
Denver District Attorney

Denver District Attorney Fraud Hotline

720-913-9179

www.denverda.org



DenverDA

Mitchell R. Morrissey, District Attorney - Second Judicial District

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Bus. Phone: 720-913-9000
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IDENTITY THEFT

Warning Signs:

- ✓ *Your purse or wallet is stolen*
- ✓ *Your bank account is overdrawn or there is unusual activity on your credit card*
- ✓ *Mail you are expecting doesn't arrive, especially related to financial matters; bills you paid are still showing due*
- ✓ *You apply for a credit card or loan and are denied*

Preventative Steps:

- Carry a close-fitting or hidden pouch instead of a purse or carry a wallet in your front pocket.*
- Reduce the items you carry in public such as extra credit cards, Social Security card, and checkbooks; remove your Social Security number from your Driver's License, if possible. Consider carrying a photocopy of your Medicare card with all but the last four digits blackened out.*
- Shred, tear into small pieces, or cut up all mail and documents that contain Social Security, bank and credit card numbers.*
- Place mail with bills to be paid at the Post Office. Ask that new boxes of checks be held at your bank or credit union rather than mailed to you.*



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TELEMARKETING FRAUD

Warning Signs:

- ✓ *You live alone and enjoy talking to anyone calling*
- ✓ *You believe it's rude to interrupt a caller or to hang up*
- ✓ *You must pay money up front for taxes or fees to participate*
- ✓ *You must make an immediate decision, before the call ends, or the offer will be rescinded*
- ✓ *You are called more and more frequently by a multiplying variety of telephone solicitors*

Preventative Steps:

- Never talk to strangers on the telephone – they are not calling to wish you a good day. They are invading your privacy - as though they have walked into your home.*
- Use an answering machine, voice mail or Caller ID to screen calls.*
- Never, under any circumstances, give any portion of your credit card, bank account, or Social Security numbers to a caller.*



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MAIL & INTERNET FRAUD

Warning Signs:

- ✓ *You play sweepstakes daily because you think you need extra money, holding out hope you will win a big prize some day*
- ✓ *You believe because your mail is delivered by the U.S. Postal Service, it must be legitimate*
- ✓ *You open and read all of your mail because many pieces look like official government documents or heart-felt solicitations for charity – and you don't have anything better to do*
- ✓ *You're getting the same offers through e-mail that you used to receive through the mail*

Preventative Steps:

- Even though it may be fun or give you something to do, stop participating in sweepstakes, lottery, and contest offers.*
- If you truly win something, you NEVER have to pay any taxes, or fees, of ANY kind before receiving your winnings – that's the law!*
- If you receive a mailing/e-mail that 1) promotes sweepstakes, lotteries, charities, credit repair, work-at-home offers; 2) suggests you can make money by assisting a wealthy African, and 3) requests verification of account numbers throw the envelope away or delete the e-mail without opening it.*
- To remove your name from junk mail lists, contact Mail Preference Services, PO Box 643, Carmel, NY 10512, or call 1-619-298-3396.*



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HOME IMPROVEMENT FRAUD

Warning Signs:

- ✓ *A contractor solicits you at your door, insisting you have a problem which must be repaired right away*
- ✓ *A contractor offers a bargain price or claims to have materials left over from another job*
- ✓ *A contractor requires a substantial payment in advance or charges significantly more after the work is completed*
- ✓ *An inspector appears at your door, claiming to work for the city or a utility company and must come into your home to inspect your water heater, furnace, or back yard*

Preventative Steps:

- BEWARE door-to-door contractors who use high-pressure or scare tactics to get an immediate decision.*
- DON'T do business with someone who comes to your door offering a bargain or claims to have materials left over.*
- Get at least 3 written bids. DON'T always choose the lowest bidder - you get what you pay for!*
- Require the contractor to use a written contract that lists materials, costs, and the completion date.*
- Don't allow any stranger into your home, no matter who they claim to be. City inspectors do not go door to door!*



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INVESTMENT FRAUD

Warning Signs:

- ✓ *High pressure sales tactics with an insistence on an immediate decision*
- ✓ *Unwillingness to let you discuss the deal with another advisor or to get a second opinion*
- ✓ *A guaranteed investment and one with 'no risk'*
- ✓ *Unwillingness to provide written information, including state securities registrations and verifiable references*
- ✓ *A suggestion that you invest on the basis of trust or faith*

Preventative Steps:

- Surround yourself with several advisors – don't become solely dependent on one financial advisor or consultant.*
- Thoroughly check out any offer – don't be rushed into making a hasty decision. Contact your State's Securities Administrator if you have questions.*
- Carefully review your financial statements and look for signs of unauthorized or excessive trading. Periodically check your account online or by phone with the fund managers.*
- Check with the Colorado Department of Securities at www.dora.state.co.us/securities/index.htm to see that the investment is registered. By law, it must be.*



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CARE GIVER FRAUD

Warning Signs:

- ✓ *Unusual activity in bank and credit card accounts*
- ✓ *Care giver tries to isolate the victim who comes to rely solely on the care giver*
- ✓ *Care giver has total control over finances and has all financial statements mailed to him or her.*
- ✓ *New acquaintances appear on the scene and the adult is either completely charmed, or fearful of the care giver*

Preventative Steps:

- If your care giver, financial Power of Attorney, relative, neighbor, or anyone else suggests you make a change in your assets, your investments or insurance, always get two or three other opinions from other relatives or advisors. Only a potential crook will not want you to discuss the change with others.*
- No matter how much you know, love or trust someone, never sign Documents you have not read or do not understand.*
- Even if you have a representative payee, Power of Attorney or other advisor who manages your finances, insist on receiving and reviewing copies of all bank and financial statements.*



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PREVENTION CHECKLIST

- Use a close-fitting pouch and/or hidden wallet, instead of a purse.*
- Don't carry your Social Security card, remove Social Security numbers from ID/health cards, and consider carrying a photocopy of your Medicare card with all but the last four digits blackened out.*
- Deposit all outgoing mail inside the Post Office rather than placing in your mailbox or blue postal box for carrier pick-up.*
- Use a cross-cut shredder on all financial mail and documents.*
- Get a free copy of your credit report once a year.*
- Don't talk to strangers on the phone, at your door, or on the street.*
- Sign up for the Colorado NO CALL and National DO NOT CALL lists.*
- Request those with whom you have established business relationships to put you on their "Do Not Call" and "Opt Out" lists.*
- Send a letter to the Mail Preference Service to reduce junk mail.*
- Make an annual charitable giving plan and do not give to charities who solicit by telephone or door-to-door.*
- Get three written bids before contracting for home improvement; check out contractors with the Better Business Bureau; and don't do business with door-to-door contractors.*
- Never sign a contract/document or make an investment without getting a second opinion from a trusted advisor.*
- Consult with an attorney to discuss 'advance directives' and set up checks/balances so that no one person has total control over you.*



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IMPORTANT CONSUMER RESOURCES

A). TO REMOVE YOUR NAME FROM MAIL/PHONE MARKETING LISTS:

- 1. Register land-line and cell phones with the National Do Not Call Registry at www.donotcall.gov, or by calling 1-888-382-1222. Once registered, it becomes permanent.***
- 4. Ask phone companies, and others with whom you do business to put you on their 'DO NOT CALL LISTS.'***
- 5. 'OPT OUT' of credit reporting agencies' credit card solicitation marketing lists: www.optoutprescreen.com or 1-888-567-8688***
- 6. Call your credit card(s) customer service number(s) to 'OPT OUT' of marketing programs, including 'convenience checks'.***
- 7. To remove your name from junk mail lists, write to the Mail Preference Services, PO Box 643, Carmel, NY 10512, or register on-line at www.dmachoice.org/register.php. This option is quicker than by postal mail.***

B). TO FILE A CONSUMER COMPLAINT:

- 1. To report a violation of the "Do Not Call" registry: www.ftc.gov or www.donotcall.gov or 1-888-382-1222.***
- 2. TO file a complaint on a business or charity: Denver/Boulder Better Business Bureau at www.bbb.org or 1-800-222-4444***

C). TO CHECK THE REGISTRATION OF A SECURITY OR FINANCIAL ADVISOR:

Colorado Department of Securities, www.dora.state.co.us/securities or 303-894-2320

Denver District Attorney's Office

If you need assistance with any of the fraud prevention steps in this handbook or need assistance in reporting a crime, contact:

Debra, Fraud Specialist

720-913-9179, DXS@denverda.org

Pat, Fraud Specialist

720-913-9179, PLW@denverda.org

Barbara Martin-Worley, Director of Consumer Fraud Protection

720-913-9036, BMW@denverda.org

Visit our Web site! www.denverda.org

Credit Reporting Agencies

To receive a FREE copy of your credit report each year to help ensure that there is no inaccurate information or unusual activity, contact the following. It is safe to give your Social Security Number.

Website: www.annualcreditreport.com

Telephone: 877-322-8228

(DO NOT use www.freecreditreport.com)

You can also download a copy of the Annual Credit Request Form at: www.annualcreditreport.com, and mail it to:

Annual Credit Report Request Service

P.O. Box 105281, Atlanta, GA 30348-5281

To report theft or unauthorized use of your credit card or SSN, call:

Equifax 1-800-437-8432, www.equifax.com

Experian 1-888-397-3742, www.experian.com

Trans Union 1-800-680-7289, www.transunion.com