



DenverDA

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Consumer Fraud Alert!!

Phony Debt Collectors Make Menacing Threats

The Denver area is receiving a rash of phone calls from so-called 'debt collectors'. In fact, they are con artists alleging that the person owes money on a past debt. They claim to represent a bank or other business, and will harass the victim by continuously calling back. These callers are specifically targeting older persons and are using scare tactics such as the loss of the home, or jail time if the individual doesn't immediately pay up. There have also been reports of debt collection scams over the Internet –most likely the result of on-line accounts that have been hacked.

Tips on how to protect yourself:

- Never accept any claim from any source without written verification of the debt. **Any form received through email is not written verification!** By law, a debt collector must mail you a written validation notice within five days of contacting you by phone.
- Never give out personal or financial information to anyone who calls or emails, unless **you** initiate the contact.
- To eliminate any uncertainty even if you believe the call or email is a scam, call the business in question to check the status of your account. Chances are it is not a company with whom you do business. Also, **never** trust any telephone number given to you by the caller. Instead, call the *customer* or *accounts department* numbers off of a current invoice, or look the number up.
- Qwest customers with land-line phones can report these calls at 1-800-582-0655.
- Even if the debt collection is legitimate, collectors are not allowed to engage in harassing behaviors. See the Colorado Attorney General's Office website www.ago.state.co.us/CADC/BrochureEnglish.cfm.html for more information.

Denver DA's Fraud Line: 720-913-9179

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