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# 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](http://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	<a href="http://www.equifax.com">www.equifax.com</a>
Experian	1-888-397-3742	<a href="http://www.experian.com">www.experian.com</a>
TransUnion	1-800-680-7289	<a href="http://www.transunion.com">www.transunion.com</a>

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

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