

TEST YOUR 'FRAUD IQ'

TRUE OR FALSE?

- 1. The top ways identity thieves get your info is through purse snatching, mail theft, dumpster diving and e-mail or phone "phishing."**
- 2. It's a good idea to carry your Social Security card with you.**
- 3. Once you have subscribed to the Colorado "No Call" list, you do not have to worry about telemarketers.**
- 4. There is a law that requires charities to spend a certain percentage of their income on programs and services.**
- 5. Foreign lotteries are illegal in the U.S.**
- 6. As long as you don't buy any magazines or send any money, playing sweepstakes is harmless entertainment.**
- 7. Colorado has a state contractor's licensing board that licenses and approves contractors.**
- 8. Most investment fraud is perpetrated by long term, trusted advisors.**
- 9. If you have a trusted family member, a financial advisor, or someone with your Power of Attorney who is paying your bills and managing your money, it is critical that you review your account statements.**

FRAUD QUIZ ANSWERS

1. **TRUE** True, thieves are everywhere – even churches – looking to steal purses and the checkbooks, credit cards and other info they find inside. They are also looking for checks, pre-approved credit card applications, and account statements in your mail box. They rummage through trash looking for unshredded info containing account numbers. And they send “phishy” e-mail asking you to verify account numbers by impersonating your bank, credit card company, government agency, etc.
2. **FALSE** It’s a good idea to have nothing in your purse or wallet that contains your Social Security number. An identity thief can apply for and receive credit in your name: credit cards, loans, gambling credit, cars, etc.
3. **FALSE** Although consumers who have subscribed to the Colorado No Call List have reported a decrease in calls, there are exemptions, including non-profit and charitable organizations, politicians, and those with whom you have an established business relationship, such as phone companies. The No Call List will not stop criminal telemarketers – to protect yourself, simply do not talk to strangers!
4. **FALSE** It is the donor’s responsibility to determine how his or her donations are used. Ask charities for a copy of their annual report and contact the BBB’s Wise Giving Alliance at www.give.org or 303-222-4444.
5. **TRUE** Federal law prohibits mailing payments to purchase any ticket, share or chance in any foreign lottery.

Con artists from Canada have conned hundreds of Coloradans into sending millions in payments for “taxes” before collecting on their Canadian lottery winnings.

6. **FALSE** When you play sweepstakes, your name is frequently put on marketing lists bought and sold by other direct marketers. Eventually, your name can end up on criminal telemarketing lists.

7. **FALSE** Colorado is one of a few states that does not require statewide regulation of all contractors. Consumers have a greater responsibility to protect themselves from contractor fraud.

9. **TRUE** The vast majority of investment fraud cases prosecuted by the Denver DA involve advisors who have long-term, trusting relationships with the victims. The perpetrators use trust – and sometimes faith – as their weapons. No matter how long you’ve known or trust someone, don’t make a major investment decision without getting a second opinion from a lawyer, accountant, or the Colo. Division of Securities.

10. **TRUE** In all cases of theft by family members, trusted advisors, and Powers of Attorney, victims have given up total control to others and did not review financial statements. Perpetrators took advantage of the victims’ trust. In addition to your own review of accounts, surround yourself with several advisors and caregivers who can provide a system of checks and balances so that no one person has total control over your finances.



For assistance call the DA’s Fraud Line:
720-913-9179

CASE is a Partnership of the District Attorney and the
Community to Prevent Elder Financial Exploitation

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 were to truly win something, you NEVER have to pay any fees, taxes, or costs of ANY kind before receiving your winnings – that's the law!
- Don't give temptation a chance. 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 2) requests verification of account numbers throw the envelope away or delete the e-mail without opening it..



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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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MORTGAGE FRAUD

Warning Signs:

- ✓ You've fallen behind in your mortgage payments or you are already in foreclosure
- ✓ You're getting phone calls and visits from companies offering to help you pay off your debts
- ✓ You're receiving numerous fliers in the mail or on your door offering low interest cash loans
- ✓ A friend, advisor or relative asks you to sign some forms – you do, without reading them
- ✓ You trust that the information on mortgage loan document is accurate and do not read it thoroughly

Preventative Steps:

- Beware of companies who contact you in person or by fliers offering a foreclosure relief service.
- Don't deed your home to anyone or sign any forms or papers without getting advice from a lawyer or a HUD-approved counseling agency (see list under IMPORTANT RESOURCES.) Once you sign legal papers, it can be difficult, or even impossible, to reverse the action and you can lose your home forever.



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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.
- If you have trouble retrieving your funds, don't let a false sense of trust keep you from demanding a return of your investment.



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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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POWER AGAINST FRAUD 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.



**For assistance call the DA's Fraud Line:
720-913-9196 or 720-913-9179**

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REMOVE YOUR INFO FROM MARKETING LISTS

- 1. Don't play direct mail sweepstakes or talk to telemarketers.
- 2. Sign up for the Colorado No Call List for both your home and cell phones at 303-776-2678 or 1-800-309-7041 or at www.coloradonocall.com
- 3. Register also with the National Do Not Call Registry at www.ftc.gov/donotcall or by calling 1-888-382-1222. You must re-register every five years.
- 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: 1-888-567-8688 or www.optoutprescreen.com
- 6. Call your credit card(s) customer service number(s) to 'OPT OUT' of marketing programs, including 'convenience checks'.
- 7. Request a free *Preferred Service Provider Freeze* by calling 1-800-922-1879 to prevent changes in your phone service.
- 8. Reduce e-mail and junk /mail through the Direct Marketing Association at www.dmaconsumers.org (\$1 fee) or by completing and sending the form on the next page (\$1 fee.)



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MAIL-IN REGISTRATION FORM

Mail Preference Service mail-in registration form: \$1 fee for mail-in registration

Complete this form and mail with a \$1 check or money order, payable to DMA (no cash please) to **Mail Preference Service, P.O. Box 282, Carmel, NY 10512.**

Fields marked with an asterisk () are required*

First Name*:	<input type="text"/>
Middle Name:	<input type="text"/>
Last Name*:	<input type="text"/>
Address*:	<input type="text"/>
Apartment:	<input type="text"/>
City*:	<input type="text"/>
State*:	<input type="text"/>
Zip Code*:	<input type="text"/>
Email:	<input type="text"/>

Important. Please review the information carefully prior to printing and mailing the form. Errors may reduce the effectiveness of the service. By completing this form online, a tracking number will automatically be generated, which assists us in inputting your data as you submitted it.

HANG UP ON TELEMARKETERS

Keep this script near your telephone. If you are contacted by a telemarketer or someone soliciting contributions, read from the script and then HANG UP! Remember, YOU are in control of your phone!

**I do not do business over the telephone.
(I do not donate to charities over the telephone.)
Please put me on your “DO NOT CALL” list.**

Don't allow the caller to interrupt you or engage you in further talk.
Read the script and HANG UP - this is NOT BEING RUDE. It is protecting you from unwanted and perhaps fraudulent intrusions.

If someone calls you back after you hang up, are harassing or rude, interrupt them and say:

***“We don't have a good connection –
call me back my other line.”***

Give them the DA's Fraud Line Number

720-913-9179



For assistance call the DA's Fraud Line:
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ANNUAL GIVING PLAN

This is my Annual Charitable Giving Plan. I will not add any other charity or increase my annual budget without serious consideration.

Name of Charity	Annual Gift
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____
<i>Total Annual Charitable Giving Budget</i>	_____

- I have asked for, and received, written information, such as an annual report, from each charity.
- I have checked out these charities through www.give.org www.charitynavigator.org or my Better Business Bureau.
- If solicited for a donation, I will say, *“I already have a chosen list of charities I support. If you would like me to consider you for next year, please send me your annual report.”*
- I have written to the development directors of all charities who solicit me and requested no further contact.



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IMPORTANT RESOURCES

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

Lisa Curtis, Director of Consumer Services
720-913-9178, LLC@denverda.org

Visit our Web site! www.denverda.org

Colorado NO CALL' and National DO NOT CALL

To reduce phone calls, sign up for Colorado No Call and National Do Not Call lists. Exceptions include charities, politicians, and companies with whom you have an established relationship. There is no charge.

www.coloradonocall.com or 303-776-2678 or 1-800-309-7041

National Do Not Call Registry: www.ftc.gov/donotcall or 1-888-382-1222. You must re-register every five years.

Credit Card Offer 'Opt Out' Line

Stop credit card offers and unwanted credit cards from credit reporting agencies' marketing lists. The call is free and there is no charge for this service. It's safe to give your Social Security Number.

1-888-567-8688 or www.optoutprescreen.com

Business and Charity Reliability Reports

To receive a reliability report on a business or charity, before buying or giving, contact the Better Business Bureau.

1-800-222-4444 or www.bbb.org

Charities: www.give.org, www.charitynavigator.org

Investment Offers

To inquire about the legitimacy of any investment offer that you don't understand or that seems unusual, call the Colorado Division of Securities. Make this call before you invest any money.

303-894-2320

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 1-800-525-6285, www.equifax.com

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

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

Colorado Credit File Freeze

Beginning July 1, 2006, Coloradoans can put a security freeze on their credit reports. A freeze means your file cannot be shared with potential creditors which can help prevent identity theft. If your credit files are frozen, even someone who has your name and Social Security number will not be able to get credit in your name.

✓ How do I place a security freeze?

Requests must be in writing and sent by certified mail to each of the three major consumer credit reporting agencies:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
www.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Security Freeze
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

You must include:

- Full name, with middle initial and generation, such as Jr., Sr., III;
- Social Security number;
- Date of birth;
- Current address and previous addresses for the past two years.
- Copy of a government issued ID, such as a driver's license or military ID;
- Copy of a utility bill, bank or insurance statement that displays your name, current mailing address, and date of issue (statement must be recent).

✓ Do I have to freeze my file with all three credit bureaus?

Yes. Different credit issuers may use different credit bureaus.

✓ Can I open new credit accounts if my files are frozen?

Yes, if you want to open a new credit account, you can lift the freeze for a specific creditor or period of time. When you freeze your files, you will receive a unique PIN from each of the agencies as well as instructions on how to lift the freeze. You can lift the freeze by phone using your PIN and proper ID.

✓ Is there a fee to freeze my credit files?

The initial security freeze is free of charge; however, the temporary or permanent removal of the freeze may cost up to \$10 per agency.

✓ **How long does it take for the freeze to be in effect and how long does it take for a freeze to be lifted?**

Credit bureaus must place the freeze no later than five business days after receiving your written request. A freeze must be lifted no later than three business days after receiving your request.

✓ **What will a creditor who requests my file see if it is frozen? Can someone get my credit score?**

A creditor will see a message or a code indicating that the file is frozen and will not be able to get your credit score.

✓ **Can I order my free credit report if the file is frozen?**

Yes, free credit reports from each credit bureau are available every 12 months at www.annualcreditreport.com or 1-877-322-8228.

✓ **Can anyone see my credit file if it is frozen?**

Yes, certain entities will have access to it. Your report can still be released to existing creditors or to collection agencies acting on their behalf. They can use it to review or collect on your account. Other creditors may use your information to make offers of credit unless you opt out of such offers (see below) Government agencies may have access for child support payments or taxes, for investigating Medicare/Medicaid fraud, or in response to a court/administrative order, subpoena, or search warrant delinquent taxes or unpaid court orders.

✓ **Does freezing stop pre-approved credit offers?**

No. To stop pre-approved credit solicitations, you need to “opt out” at www.optoutprescreen or call 1-888-567-8688. It’s good for five years or you can make it permanent. You will need to give your Social Security number.

✓ **What’s the difference between a fraud alert and a freeze?**

A fraud alert on a report tells a potential creditor that there may be fraud. A fraud alert can help prevent identity theft and can also slow your ability to get new credit. A freeze means your credit file cannot be seen by potential creditors or employers doing background checks unless you give your consent.

HUD-Approved Housing Counseling Agencies

Non-profit agencies which can help you with housing issues, including predatory lending, mortgage delinquency and default resolution counseling. Call before you sign or commit to anything!

www.hud.gov

CITY OF AURORA COMMUNITY DEVELOPMENT DIVISION

9898 E. Colfax Ave. 303-739-7900

ACORN HOUSING

2854 Larimer Street 303-388-1989

BROTHERS REDEVELOPMENT, INC.

2250 Eaton Street 303-202-6340, ext. 234

CONSUMER CREDIT COUNSELING SERVICES OF GREATER DENVER

10375 E. Harvard Ave. 303-632-2227

600 17th Street, Ste. 2800 303-634-2225

COLORADO HOUSING ASSISTANCE CORPORATION

670 Santa Fe Drive 303-572-9445

DEL NORTE NEIGHBORHOOD DEVELOPMENT CORPORATION

2926 Zuni Street, #202 303-477-4774

HOPE COMMUNITIES

2444 Washington Street 303-860-7747

NEWSED COMMUNITY DEVELOPMENT CORPORATION

1029 Santa Fe Drive 303-534-8342, ext. 101

NORTHEAST DENVER HOUSING CENTER

1735 Gaylord St 303-377-3334

ROCKY MOUNTAIN MUTUAL HOUSING ASSOCIATION

225 East 16th Avenue 303-388-9613