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Scam Alert – November 2009

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www.co.pueblo.co.us/district_attorney/scam_alerts

Automobiles - Driving Away With Your Identity

“Ya got trouble, my friend, right here, I say, trouble right here in...”

Now some of you may not be old enough to remember these lyrics from the musical “The Music Man” by Meredith Willson. These lyrics seem to spell out the fact that we too have t-r-o-u-b-l-e with a capital “T”, right here in the City and County of Pueblo.

Imagine that while you are sleeping, someone has broken into your vehicle, taken your checkbook and/or credit cards, gone to a store that is open 24 hours and cleaned out your account or maxed your credit cards. Not a comforting thought, is it.

The thieves seem to be targeting vehicles that have been left unlocked at night, as this signals to them that a car alarm more than likely does not exist on the vehicle or it isn’t even armed at the time. They are looking for anything they can use for themselves or sell for quick cash. Now mind you, these are somewhat courteous criminals as upon leaving your vehicle, they do not slam the doors shut. After all, that would wake you from your peaceful night sleep.

There are people that like to leave their cars unlocked. This is all and fine if this is what you choose to do, as long as you remember to take any financial and personal identifying information out of the vehicle. Some of the items that recently have been taken during the thefts are credit cards, checkbooks and laptop computers. These items give a thief the opportunity to commit identity theft.

In 2008, identity theft was the #1 crime reported to the Federal Trade Commission (FTC). Of those complaints reported, Colorado alone had 4,983 complaints of identity theft and 215 of those complaints were from Pueblo.

Identity theft is not a matter of “if” it happens, but more so “WHEN” it happens. If you do not take the necessary precautions to guard your financial and personal identifying information, it will happen to you. In the situation of the vehicles being broken into, the first precaution would be to not leave any type of this information in your vehicle.

Should any of your personal identifying information be taken, you need to:

- **Report the identity theft to the police department or sheriff department.** Creditors may want proof of the crime.
- **Close accounts.** Close accounts that have been tampered with or established fraudulently by calling the security or fraud departments of each company where an account was opened or changed without your okay. Follow up in writing with copies of supporting documents.
- **Place a "Fraud Alert" on your credit reports and review the reports carefully.** The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open and debts on your accounts that you can't explain. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient:
 - ▶ **Equifax:** 1-800-525-6285
 - ▶ **Experian:** 1-888-397-3742
 - ▶ **TransUnion:** 1-800-680-7289
- **Report the identity theft to the Federal Trade Commission.** Your report helps law enforcement officials across the country in their investigations. 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-4261. Use the ID Theft Affidavit at www.ftc.gov/idtheft to support your statement.
- Above all, ***DON'T GIVE UP!***
- **Be sure that when checking your credit report that you also remember to check your children's credit report as well.**