

# Reporting and Recovering from Identity Theft



## Community Protection Division Boulder County District Attorney's Office

### Report Identity Theft

- **To police:**
  - Boulder Police Department: (303) 441-3333; <https://bouldercolorado.gov/police/file-a-report-online>
  - Longmont Police Department: (303) 651-8555; <https://www.longmontcolorado.gov/departments/departments-n-z/public-safety-department/public-safety-services/identity-theft-victim>
  - Lafayette Police Department: (303) 665-5571.
  - Louisville Police Department (303) 441-4444.
  - Boulder County Sheriff: (303) 441-4444; <https://www.bouldercounty.org/safety/sheriff/>
- **To the US Federal Trade Commission (FTC):**  
1-877-IDTHEFT (1-877-438-4338); <https://www.identitytheft.gov/>
  - A report to the FTC generates an **Identity Theft Affidavit**, which can be used to prove to businesses that your personal information was used to open a fraudulent account.
- **To your financial institution** if the id theft involved a credit/debit card or bank account number.
  - Close affected accounts.
  - Stop payment on any stolen checks.
  - Consider putting additional layers of security on any accounts that might be vulnerable.
- **To credit reporting agencies:**  
TransUnion: 1-888-909-8872; [www.transunion.com](http://www.transunion.com)  
Equifax: 1-800-349-9960; [www.equifax.com](http://www.equifax.com)  
Experian: 1-888-397-3742; [www.experian.com](http://www.experian.com)
- **To other relevant government agencies:**
  - **Driver's license:** CO Department of Motor Vehicles: (303) 205-5600.
  - **US Mail:** US Postal Inspector: 1-877-876-2455; <https://www.uspis.gov/> or local postal inspector.
  - **Social Security number:** 1-877-IDTHEFT (1-877-438-4338); <https://www.identitytheft.gov/>
  - **Tax forms/return:** IRS: 1-800-908-4490; <https://www.irs.gov/identity-theft-central>
  - **ID theft perpetrated via email/internet:** FBI's Internet Crime Complaint Center: [www.ic3.gov](http://www.ic3.gov)

### Recover from Identity Theft

- **Dispute new accounts and fraudulent activity:**
  - Send a dispute letter and copy of a police report or FTC Identity Theft Affidavit to companies where id theft occurred, with copies to credit agencies.
    - Sample dispute letters can be found at: [https://www.consumer.ftc.gov/articles/501a-identity-theft-a-recovery-plan\\_2018.pdf](https://www.consumer.ftc.gov/articles/501a-identity-theft-a-recovery-plan_2018.pdf)
  - If you are contacted by a **collection agency** about a debt for which you are not responsible, notify them in writing that you didn't create the debt and that you're a victim of id theft.
  - Mail documents containing personal information via **certified mail, return receipt requested**.
    - Never send originals. Keep copies of everything you send.
- **Order and review your credit report:**
  - Credit reports are free weekly at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com).
  - Dispute any errors you see immediately.
- **Request a fraud alert or credit report freeze from the credit reporting agencies:**
  - A fraud alert requires a business to verify your identity before it issues new credit, while a credit report freeze restricts access to your credit report without your permission.
- **Change passwords** and personal identifying numbers online on any compromised accounts.
  - Consider **multi-factor authentication**, especially where you enter/maintain personal, health or financial information.
- **Monitor bills and credit card statements:**
  - Report discrepancies to your financial institution immediately.
- **Get more help:**
  - The Colorado Bureau of Investigation (CBI) has a **24-Hour Identity Theft and Fraud Hotline: 1-855-443-3489**.

**Call the Community Protection Division  
with questions (303) 441-3700**

**Michael Dougherty, District Attorney**

BOULDER OFFICE: JUSTICE CENTER · 1777 6TH STREET · BOULDER, COLORADO 80302 · 303.441.3700

LONGMONT OFFICE: 1035 KIMBARK · LONGMONT, COLORADO 80501 · 303.441.3700

[WWW.BOULDERCOUNTY.ORG/DISTRICT-ATTORNEY](http://WWW.BOULDERCOUNTY.ORG/DISTRICT-ATTORNEY) · TDD/V: 303.441.4774