

Credit Reports

**Colorado
Bureau of
Investigation
Identity Theft
&
Fraud Unit**

**24 HOUR
IDENTITY THEFT
& FRAUD
HOTLINE
1-855-443-3489
(TOLL FREE)**

**VICTIM
ADVOCATE
303-239-4649**



Checking your credit reports annually is a great way to detect Financial Identity Theft. Early detection is important and will allow you to report and repair the damage quickly. By following a few simple steps, you will be able to obtain your credit report FREE of charge.

- Go online to www.annualcreditreport.com This is a safe and secure website that is recommended by the Federal Trade Commission
- You may also call Annual Credit Report at **1-877-322-8228**
- You will be asked several questions to verify that you are a live person making the request
- You will need to provide your social security number and your full legal name
- You will have the option of obtaining a credit report from each of the three credit reporting bureaus
- You may choose to retrieve a report from one, two or all three of the credit reporting bureaus
- A credit report is available to you free of charge one time every 12 months
- Make sure that you print your report as you will not be able to return to it once you have left the credit reporting bureau's site

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- If you stagger your reports, obtaining a report from a different credit reporting bureau every 4 months, you will be able to monitor your credit throughout the year at no cost
- Once you have your credit report, review it carefully. Make sure everything on the credit report is accurate
- If you find a simple error, contact the credit reporting bureau and report the error to them. Simple errors might include a misspelling of an employer's name or a street name
- If you find serious inaccuracies, it is a sign of Identity Theft. This would include names associated with your credit that you do not know, accounts that show on your report that you did not open, employers you have not had or frequent credit inquiries that you did not initiate
- Suspected Identity Theft should be immediately reported to your local law enforcement agency and to the credit reporting bureau
- Once you have reported, call the Colorado Bureau of Investigation Identity Theft & Fraud Victim Assistance Program. Our staff will assist you with the steps that need to be taken to correct and protect your credit history and help you determine the extent of the Identity Theft
- Ask about Fraud Alerts and Credit Freezes to protect you from further Identity theft

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Contacts and Resources

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Credit Reporting Bureaus:

Equifax

www.equifax.com

PO Box 740241

Atlanta GA 30374-0241

1-888-766-0008

Experian

www.experian.com

PO Box 9532

Allen TX 75013

1-888-397-3742

TransUnion

www.transunion.com

PO Box 6790

Fullerton CA 92834-6790

1-800-680-7289

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Annual Credit Report Request
www.annualcreditreport.com

PO Box 105283

Atlanta GA 30348-5283

1-877-322-8228

1-877-730-4104 (TTY/TDD)

Colorado Bureau of Investigation

Identity Theft & Fraud Unit

Victim Assistance Program

303-239-4649

24 Hour Identity Theft & Fraud Hotline

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We hope that these ideas are helpful to you.

Please remember that you are not alone.

The Colorado Bureau of Investigation has a

Victim Assistance Program and a

24 Hour Identity Theft & Fraud Hotline.

Both are available to support you and offer guidance.

Colorado Bureau of Investigation

Victim Assistance Program

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24 Hour Identity Theft and Fraud Hotline

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