

# Consumer Fraud Awareness

Brought to you by Colorado Attorney General, John Suthers

## Department of Law

1525 Sherman Street  
Denver, CO 80203  
Phone: 303-866-4500  
Consumer Hotline: 800-222-4444  
[www.coloradoattorneygeneral.gov](http://www.coloradoattorneygeneral.gov)  
[Join us on Facebook](#)

## Highlights

- \* Election Scams
- \* Charity Fraud
- \* Identity Theft
- \* Consumer Resources

## Inside this issue:

Charity Fraud	2
Medicare Phishing	2
Identity Theft	3
Home Repair	4
Fraudulent Phone Calls	4
Consumer Resources	5

Colorado consumers continue to be barraged with scams focused on defrauding consumers of their hard-earned money. Scammers will utilize myriad techniques to catch consumers off-guard in order to obtain personal information which can ruin an individual’s financial future. Stolen identities, fraudulent billing issues, damaged credit ratings, and receipt of inoperable products are among the long-term effects of these scams. In severe cases, consumers may be faced with enormous financial hardships, including bankruptcy and loss of one’s home or other assets.

The Colorado Attorney General’s Office, in partnership with state, federal, and private partners, is dedicated to providing information and resources for consumers to utilize in identifying fraudulent activity. With the information contained in this newsletter, along with the numerous other resources available, we hope consumers continue to take the initiative to protect themselves from scammers and report unscrupulous behavior to authorities.

## Election Scams

As the 2012 Election approaches, voters are preparing to cast their ballot. This voting opportunity presents scammers with another way to take advantage of people by stealing their money and, in more severe cases, their identity.

Scams will typically involve callers who falsely introduce themselves as being connected to political groups with specific solicitation objectives, such as the following:

### Political Surveys

- Caller offers a “free trip” for completing a survey and asks for a credit card number upon completion of the survey to confirm the trip.

### Fundraising Calls

- Caller requests financial support for a specific candidate or ballot measure. This contact is a means to obtain personal financial information which can be costly to the consumer.

### Register-to-Vote Assistance

- Even though the date for Coloradoans to register to vote has passed, consumers may be contacted by scammers offering assistance with voter registration in an attempt to steal personal identifying information.

The scammers use hot-topic words to engage their victims. Once personal or financial information is provided, the scammers have all the information they need to engage in fraud.

Consumers should use extreme caution when approached this election season. If you are wanting to donate, contact your local official or party directly.

If you want to verify your voter registration, contact the Colorado Secretary of State at [www.sos.state.co.us](http://www.sos.state.co.us).

If you suspect a fraudulent solicitation, report it immediately to the Colorado Attorney General’s Office [here](#).



“As a native Coloradoan and attorney with more than three decades of experience in the public and private sectors, I am dedicated to helping keep Colorado a great place to live.”



A Program with the Colorado Attorney General and the AARP Foundation

## Charity Solicitation Fraud

Colorado has faced enormous challenge and tragedy in 2012, and its citizens have responded generously by contributing to reputable organizations around the state, providing much needed assistance to family, friends and neighbors. Whether the donations include food, clothing, shelter, or monetary gifts, consumers should always check out any charity soliciting donations, as scam artists are quite adept at exploiting tragedy to perpetrate fraud.

Coloradoans can take several simple steps to make sure their charitable contributions are helping disaster victims and not lining the pockets of scam artists:

- Visit [www.checkthecharity.com](http://www.checkthecharity.com) or the The Better Business Bureau at [www.bbb.org/us/charity/](http://www.bbb.org/us/charity/) to make sure a charity is properly registered with the state.
- Ask for the solicitor's registration number and the registration number of the charity he or she is representing. If the solicitation is in person, ask to see identification for both the solicitor and the charity.
- Ask the solicitor how much of the donation will go to the charity. Reputable charities will gladly provide the information requested.
- Do not pay in cash. Donate with a check made payable directly to the charity.
- Watch out for charities with names that sound similar to well-known organizations. Sometimes these "sound-alike" names are simply intended to confuse donors.
- Beware of unsolicited e-mail. There have been numerous reports of e-mail that purport to be solicitations from well-known charities, such as the Red Cross or the United Way. These e-mails have links embedded in them that will take you to a fake charity web site designed to steal your information.
- Further, such unsolicited e-mail may spread computer viruses. Do not respond to any e-mail soliciting donations from any organization. Instead, go directly to the organization's web site or call the charity directly to make donations.
- Ask your tax advisor or the IRS if your donation will be tax deductible. The fact that a charity has a tax identification number does not necessarily mean your contribution is tax-deductible.
- Seniors can contact AARP ElderWatch via the Colorado Consumer Hotline by calling 1-800-222-4444, for more information on charity fraud.

If you suspect charity fraud, report it to the Colorado Attorney General at [www.coloradoattorneygeneral.gov/complaint](http://www.coloradoattorneygeneral.gov/complaint).



**If you suspect charity fraud, immediately report it [here](#) to the Colorado Attorney General's Office.**

## Medicare Phishing

With health care coverage and Medi-*scare* issues blaring from headlines and airwaves more and more each day, scammers and con artists have found another angle with which to catch you off guard.

Their technique of choice is "phishing." The approach may be via the Internet, your email or telephone, but the goal is to lure you into revealing personal information – your bank, credit card or Social Security account numbers, for instance.

The bait may be exciting, like a great price on an expensive item, or alarming, as in "your account has been jeopardized, contact us immediately!"

In recent months law enforcement and consumer groups report an increase in Medicare-related phishing scams. For example, scammers are:

- Posing as Medicare workers with a new "lifetime coverage" plan for low income seniors;
- Offering free diabetes testing equipment, back braces or other health aids, or;
- Claiming to represent a company that supplies medical discount cards for people who don't qualify for Medicare.

If you bite, the scammer looks to reel you in, to land enough personal information with which to raid your savings,

open a credit card in your name, bilk the Medicare system, or steal your identity outright.

As with any phishing scam, remember to protect your personal information at all times, and only provide that information to someone you know and trust.

Victims of phishing fraud and those who would like to report instances of fraud may do so by calling the Colorado Consumer Hotline 800-222-4444 or by filing an electronic report [here](#).

*By: Amy Nofzinger, Director  
AARPElderWatch*

**Protect your personal information at all times, and only provide that information to someone you know and trust.**



**A Program with the  
Colorado Attorney General  
and the AARP Foundation**



If you become a victim of identity theft, contact the [Colorado Bureau of Investigations - Identity Theft Hotline](#) by calling 855-443-3489.

Identity theft continues to be one of the fastest growing crimes in America. Each year, millions of Americans are victimized by this senseless crime across the nation.

Technological advances and the proliferation of the Internet have only enhanced our exposure to thieves seeking to steal our identity. Identity theft may come in multiple forms, but its impact is always frustrating and can be devastating.

In fact, anyone can be a victim of identity theft. For this reason, it is vital that Coloradans understand identity theft and how to protect themselves.

#### What is Identity Theft

Identity theft occurs when someone fraudulently uses your personal identifying information to obtain credit, take out a loan, open accounts, get identification, or any other activity in which a criminal uses your information in an unauthorized manner.

#### How do thieves get your personal or financial information?

- Use of false or misleading Internet sites to collect personal and financial information;
- Pretext calls - For example, calls to “verify your enrollment” or “confirm” an appointment;
- Phony e-mail or “pop-up” messages that appear to be from legitimate and reputable businesses;
- Purchasing your personal information from unscrupulous employees at companies with whom you do business;
- Computer hackers;

## Identity Theft

- Shoulder surfing to listen in on private conversations, read information from your cell phone, computer, and other electronic devices;
- Stealing or diverting mail;
- Dumpster diving.

#### What do thieves do with your information?

- Drain your bank account;
- Open up credit cards and bank accounts in your name or your family’s name, including children;
- Use your name and information to purchase illegal goods and to conduct other illegal activity;
- Obtain a drivers license;
- Purchase a car or other services and products in your name.

#### Warning signs that you may be a victim

- You are denied credit.
- You find charges on your credit card that you don’t remember making.
- Personal information, credit cards, ATM cards, checks, or ID’s have been stolen from you.
- You are no longer receiving your mail, including credit card statements, utility bills, etc.
- You find something wrong with your credit report, such as loans you didn’t take out or accounts you don’t remember opening.
- A debt collector calls about a debt you don’t owe and didn’t know about.

You could be a victim of identity theft without noticing any of these things happening to you; therefore, it is always a good idea to double-check for

anything out of the ordinary, and be alert to these and other warning signs.

#### Steps to take if you become a victim of Identity Theft

- Contact your bank, credit card issuer, and other creditors by phone and in writing;
- File a report with your local law enforcement agency;
- Contact all three major credit reporting agencies;
- Notify the Social Security Administration if you suspect someone is using your Social Security Number;
- Notify the Postal Service if you believe your mail has been compromised;
- Contact the [Colorado Bureau of Investigations Identity Theft Hotline](#) at: 855-443-3489;
- Report the theft to the [Federal Trade Commission](#).

#### DO NOT GIVE UP

Clearing up the problems caused by identity theft can be time intensive, as well as an emotional and frustrating process. It can take weeks and even months of work contacting creditors and other agencies to get the impacts of identity theft cleared up.

Make sure to exercise all of your rights. If necessary, seek legal assistance if creditors and other entities are not cooperating with your efforts.

For additional assistance and tips on preventing identity theft, review the Colorado Attorney General’s Identity Theft Handbook and other resources [here](#).

You should also view the resources available through the [Federal Trade Commission](#). These resources include important steps to protect and report child identity theft.



A Program with the Colorado Attorney General and the AARP Foundation

## Winterization—Home Repair and Home Service Scams

As the seasons change and homeowners anticipate the cold temperatures of the winter season, the urgency of winterizing homes and property becomes a priority.

Whether consumers are interested in a reduction of energy costs, in prevention of cold-weather property damage, or simply in preparing for when the snow begins to fall, scammers seek every opportunity to exploit the cold weather and take advantage of consumers.

As a result of the callousness of these scammers, consumers should be prepared to spot some of the more common cold-weather scams which are reported to law enforcement agencies and various consumer advocacy groups. While many of these services are needed and conducted by legitimate

companies, consumers should be aware of the following:

### Common Cold Weather Scams

- Roofing and Gutter Repair
- Chimney Sweeping Services
- Furnace Preparation and Routine Maintenance
- Winterizing Homes - Doors & Windows
- Irrigation Systems
- Vehicle Winterization

Although the actual service may vary, scammers will almost always use the same tactic to perpetrate the fraud.

It usually begins with a knock at the door, an unsolicited telephone call, a door flyer, or a postcard offering unusual low-priced services. Once the scammer is allowed into the

home, the dishonesty begins and could lead to unnecessary and expensive repairs.

Here are some common tactics scammers use:

- Offers a free inspection and, after said inspection is completed, claims an expensive repair is needed immediately to avoid further damage;
- Use of high pressure or fear tactics to force you into signing a contract before you can read it;
- Asks you to pay cash only for the entire job up-front;
- Does not provide a local address or telephone number, only a mobile telephone number.

To learn more, please visit the [Colorado Attorney General Consumer Resource Guide](#).



**Always get multiple estimates before entering into any contract. Before signing on the dotted line, request a free business report from the [Better Business Bureau](#).**

## Fraudulent Calls: Lower Interest Rates and Grandparent Scam

Consumers continue to receive unwanted telephone calls offering a variety of different products and services. Many of these offers are specifically designed to fraudulently capture your personal and financial information.

### Lower Interest Rates

The most prevalent of these “robo calls” consist of prerecorded messages from Account Services, Cardholder Services, or Card Services, supposedly offering a lower credit card interest rate. In most cases the caller generally represents themselves as “your credit card provider.”

The “robo calls” usually offer consumers an option to speak with an agent and an option to have their telephone number removed from the telemar-

keter’s calling list by pressing “1” or “2” on the telephone keypad. In most cases pressing the number won’t stop the calls, but may actually initiate additional fraudulent calls, as the scammers now know the telephone number is live and active.

Under no circumstances should consumers sign up for these so-called interest rate, debt reduction services over the telephone, especially unsolicited offers. Those who do may find themselves victims of identity theft and financial fraud.

### GrandParent Scam

Among other active telephone scams, the “Grandparent Scam” claims a person’s grandchild is in legal trouble and locked up abroad in a foreign country. The caller disguises themselves

as the grandchild, an attorney, or law enforcement official, and requests the grandparent send money immediately through a money transmittal service, such as Western Union. The caller insists that the grandparent not contact the grandchild’s actual parents.

These calls are phony. If you receive such a call, contact the parent to the whereabouts of the child immediately and never send money without taking extra steps to verify the legitimacy of the situation. In almost every case, this call is a fraud.

When receiving any type of fraudulent or unwanted call, hang-up the phone immediately and report the caller to both the [Colorado No-Call](#) and the [National Do-Not-Call List](#).

**When receiving any type of fraudulent or unwanted call, hang-up the phone immediately and report the caller to both the [Colorado No-Call](#) and the [National Do-Not-Call List](#).**



A Program with the  
Colorado Attorney General  
and the AARP Foundation



## Consumer Resources

### Colorado Attorney General

1525 Sherman Street  
Denver, CO 80203  
[www.coloradoattorneygeneral.gov](http://www.coloradoattorneygeneral.gov)

### Consumer Protection Hotline

Toll Free: 800-222-4444  
Metro Denver: 303-222-4444  
[www.coloradoattorneygeneral.gov/cp](http://www.coloradoattorneygeneral.gov/cp)

### Collection Agency Issues

Colorado Collection Agency Board  
303-866-5304  
[www.coloradoattorneygeneral.gov/cp](http://www.coloradoattorneygeneral.gov/cp)

### Fraudulent or Unwanted Calls

Colorado No-Call  
Local: 303-776-2675  
Toll Free: 800-306-7041  
[www.coloradonocall.com](http://www.coloradonocall.com)

### Uniform Consumer Credit Code

303-866-4494  
[www.coloradoattorneygeneral.gov/cp](http://www.coloradoattorneygeneral.gov/cp)

### AARP ElderWatch

Toll Free: 800-222-4444  
Metro Denver: 303-222-4444  
[www.aarpelderwatch.org](http://www.aarpelderwatch.org)

### Better Business Bureau

[www.bbb.org](http://www.bbb.org)  
Denver/Boulder  
303-758-2100  
Northern Colorado  
970-484-1348  
Southern Colorado  
719-636-1155  
Western Colorado  
505-346-0110

### Citizens Advocate Office

127 State Capitol  
Denver, CO 80203  
Toll Free: 800-283-7215  
Main Office: 303-866-2885  
[www.colorado.gov](http://www.colorado.gov)

### Colorado Bureau of Investigations

Identity Theft Hotline - 855-443-3489

### Colorado Foreclosure Helpline

1-877-601-HOPE (4673)  
[www.coloradoforeclosurehotline.org](http://www.coloradoforeclosurehotline.org)

### Federal Bureau of Investigation

(FBI) - 303-629-7171  
8000 East 36th Ave  
Denver, CO 80238  
[www.fbi.gov](http://www.fbi.gov)

### National Do-Not-Call Registry

[www.donotcall.gov](http://www.donotcall.gov)

### Federal Trade Commission (FTC)

Toll Free: 877-382-4357  
<http://www.ftc.gov/>

### Identity Theft

Colorado Bureau of Investigations (CBI):  
Identity Theft Hotline: 855-443-3489  
[www.cbi.state.co.us](http://www.cbi.state.co.us)

### Internet Crimes Center

[www.IC3.gov](http://www.IC3.gov)

### Legal Resources

Colorado Bar Association  
Toll Free: 800-332-6736 (in Colorado)  
Local: 303-860-1115  
[www.cobar.org](http://www.cobar.org)

Can't find what you're looking for? Please view the Colorado Attorney General Consumer Resource Guide for additional tools and resources [here](#).

The information contained within this newsletter is for education purposes and should not be substituted for the advice of an attorney.



A Program with the  
Colorado Attorney General  
and the AARP Foundation

*Not on the registration list? Visit us on the Web to ensure receipt of future correspondence at:*  
[www.coloradoattorneygeneral.gov/fraudawareness](http://www.coloradoattorneygeneral.gov/fraudawareness)

[Join us on Facebook](#)