

Reducing Mail Identity Theft

by Cary Johnson



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Mail theft is a prevalent way that thieves steal information for identity theft crimes.

- Mail your bills to be paid inside the Post Office; do not leave them in your mailbox or place them in a street corner postal box. Consider using automated payment plans or paying bills online through your financial institution. Banks will process your bills using an electronic payment plan. If thieves can steal a check they will copy account numbers from the bottom of the check and counterfeit new checks using readily available check-making software
- Have paychecks, benefit checks, pension and Social Security checks direct deposited into your bank account rather than having a 'hard copy' check mailed to you where it may sit in your mailbox.
- When ordering new boxes of checks, ask your bank or credit union if you can have the new checks sent to them rather than having them sent to your home where a thief can steal them from your mailbox. Most banks will accommodate this request and call you when your new order of checks arrives. If checks are stolen and fraudulently used, you have 30 days from the date of your last bank statement to report the forgery to your financial institution. If you are timely the most for which you can be held responsible is \$50.00.
- Call your bank and credit card customer service number and ask to 'OPT OUT' of all marketing programs, including 'Convenience Checks' sent by your current credit card service.
- 'OPT OUT' of unsolicited pre-approved credit card offers by calling 1-888-567-8688 or online at www.optoutprescreen.com. You will need to provide your Social Security number; this service is secure.
- If you have questions about any of these procedures or concerns about any activity in your life, please call the District Attorney Fraud Hotline at 303-271-6980.

