



A Program with the
Colorado Attorney General
and the AARP Foundation



Colorado Attorney General
John W. Suthers



Better Business Bureau
serving Colorado



Identity Thieves Prey upon the Recently Deceased

Identity thieves obtain information about deceased individuals in various ways. They may watch the obituaries, steal death certificates, or even get the information from websites that offer the Social Security Death Index file.

Financial institutions are not immediately made aware that their customer is deceased. According to the Social Security Administration it takes time to transmit the Death Master File to financial industry.

Tips to prevent identity theft of a loved one;

- **Shorten the obituary-** make sure you don't include too much identifying information. Thieves will set up new accounts with personal information.
- **Protect death certificates-** guard this like a birth certificate. When you are finished using it to notify appropriate institutions, keep it in a secure place.
- **Notify the Credit Bureaus-** immediately contact the three credit reporting agencies that your loved one is deceased. Request that the credit report is flagged with the note: DO NOT ISSUE CREDIT.
- **Notify Financial Institutions-** Contact their banks, insurance companies, credit card companies, stock brokers, mortgage companies, about the death.
- **Share Wisely with Family Members-** unfortunately many cases of deceased identity theft are committed by a member of the loved one's family. It could be a friend who has a costly addiction.
- **Finally, Stop their junk mail-**The Direct Marketing Association created a Deceased Do Not Contact List (DDNC) which all DMA members are required to honor. Log on to www.the-dma.org for removal.

If you want more information on identity theft prevention or other consumer fraud issues contact AARP ElderWatch at 1-800-222-4444 option 2 or www.aarpelderwatch.org

1-800-222-4444

Denver Metro Area
303-222-4444

www.aarpelderwatch.org

