



TIP OF THE WEEK

Identity Theft

Identity theft is the unauthorized acquisition, possession or trafficking of personal information. It is also the unauthorized use of information to create a fictitious identity or to assume an existing identity. This is done to obtain financial gain, goods or services, or to conceal criminal activities.

Identity theft presents a serious threat to public safety. The impact of identity theft is felt by government, business, and the public. The two major credit bureaus, Equifax and Trans Union, indicate that they each receive approximately 1,400 to 1,800 Canadian identity theft complaints every month.

Be vigilant. Protect yourself!

Theft of your identity can occur by internet, telephone, fax, or through the mail. Everyone must be vigilant in protecting themselves against loss.

Be proactive in fighting identity theft.

Learn and use safety measures to minimize the chance of becoming a victim. Be wary of unsolicited emails, telephone calls or mail attempting to extract personal and financial information. Ask yourself if you need all of the identity documents in your wallet. Remove any cards you don't need and store them in a safe place.

Be careful about sharing personal information.

Provide personal information on the phone, mail or internet only when you have initiated the contact or know who you are dealing with. Someone with your SIN or birth certificate can pretend they are you and make fraudulent financial transactions.

PAYMENT CARDS (CREDIT AND DEBIT)

- Periodically check your credit report, bank and credit card statements. Report irregularities promptly.
- Don't lose sight of your credit and debit cards during transactions.
- Shield your PIN when using your debit or credit card.
- Memorize all PINs. Do not write them on the cards.
- Change your PIN regularly.

MAIL

- Shred personal and financial information before putting it in the garbage.
- Protect your mail. Deposit outgoing mail in post office boxes and remove mail from your mailbox promptly.
- If you are unable to pick up your mail, have someone pick it up for you.

HOW CAN I RECOGNIZE A SCAM?

If it sounds too good to be true, it probably is.

- You've won a big prize in a contest that you don't recall entering.
- You're offered a once-in-a-lifetime investment that offers a huge return.
- You're told that you can buy into a lottery ticket pool that cannot lose.

You must pay or you can't play.

- "You're a winner!" but you must agree to send money to the caller in order to pay for delivery, processing, taxes, duties or some other fee in order to receive your prize.

You must give them your private financial information.

- The caller asks for all your confidential banking and/or credit card information. Honest businesses do not require these details unless you are using that specific method of payment.

Will that be cash... or cash?



TIP OF THE WEEK

- Often criminal telemarketers ask you to send cash or a money order, rather than a cheque or credit card. Cash is untraceable and can't be cancelled. And, crooks also have difficulty in establishing themselves as merchants with legitimate credit card companies.

The caller is more excited than you are.

- The crooks want to get you excited about this "opportunity" so that you won't be able to think clearly.

It's the manager calling.

- The person calling claims to be a government official, tax officer, banking official, lawyer or some other person in authority.

The stranger calling wants to become your best friend.

- Criminals love finding out if you're lonely and willing to talk. Once they know that, they'll try to convince you that they are your friend.

It's a limited opportunity and you're going to miss out.

- If you are pressured to make a big purchase decision immediately, it's probably not a legitimate deal. Real businesses or charities will give you a chance to check them out or think about it.

WHAT TO DO

1. Act immediately. Report the incident.
2. Notify creditors and/or financial institutions immediately.
3. File a report with the Edmonton Police Service or the RCMP.
4. Cancel credit and/or debit cards.
5. Check your credit file with both credit bureaus (Equifax and Trans Union).
6. Report fraudulent activities to the Canadian Anti-Fraud Centre:
 - a. www.antifraudcentre.ca
 - b. Toll Free: 1-888-495-8501

Fraud Recognize It, Report It, Stop It.

If you have information about a crime, contact Protective Services at 780-471-7477. If you wish to remain anonymous, contact Crime Stoppers at 1-800-222-TIPS (8477). Your identity will remain anonymous, and if the information you provide leads to a conviction, you could be eligible for a reward of up to \$2000.00. Please visit www.nait.ca/security for more information.

Everybody benefits, except the criminal.