

Identity Theft

Identity theft is the unauthorized collection and use of your personal information, usually for criminal purposes. It is also the fastest growing crime in North America.

Your name, date of birth, address, credit card, Social Insurance Number (SIN) and other personal identification numbers can be used by a criminal to empty your bank accounts, apply for credit cards, open bank accounts, apply for loans, get a birth certificate, passport or driver's licence -- all in your name. With this information, thieves can even secure unemployment or social benefits in your name. If this happens, you may be held responsible for all charges against your accounts including bad cheques, and taxes: **Your Identity no longer belongs to you.**

SIGNS THAT YOUR IDENTITY MAY HAVE BEEN STOLEN

- Financial account statements show withdrawals or transfers you did not make
- Monthly bills and statements do not arrive when they are supposed to
- A lender calls to say you have been approved or denied credit for which you did not apply
- You receive calls from collection agencies or creditors for an account you don't have or that an account you know is current
- You get credit card statements on accounts you don't have
- You apply for credit and are turned down, for reasons that do not match your understanding of your financial position

IDENTITY THIEVES GET YOUR PERSONAL INFORMATION BY

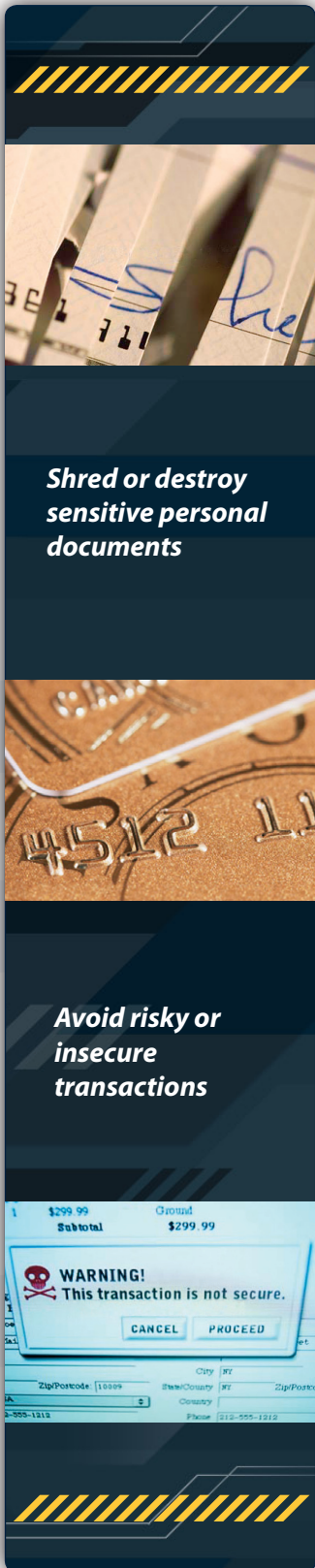
- Buying the information from a dishonest employee working where personal and/or financial information is stored
- Acquiring it from a family member or someone you know
- Removing mail from your mailbox or fraudulently redirecting your mail
- Stealing personal and private information from wallets, purses, mail, your home, vehicle, computer, and Web sites you've visited or from e-mails you've sent.
- Retrieving personal information in your garbage or recycling bin by "dumpster diving"
- Posing as a creditor, landlord or employer to get a copy of your credit report or access to your personal information from other confidential sources
- Tampering with automated banking machines (ABMs) and point of sale terminals, enabling thieves to read your debit or credit card number and personal identification number (PIN)
- Searching public sources, such as newspapers (obituaries), phone books, and records open to the public (professional certifications)

SECURITY TIPS ON HOW TO REDUCE YOUR RISK

- Guard your personal information and documents
- Keep your computer and its contents safe
- Shred or destroy sensitive personal documents before disposing of them into the garbage or recycling
- Beware of mail, phone or Internet promotions that ask for personal information
- Cut up expired and unused credit and debit cards
- Lock your household mailbox if possible. If you are going to be away, arrange for a trusted neighbour to pick up your mail
- If you use ABMs or point-of-sale terminals, always shield the entry of your PIN, and never give your access code (PIN) to anyone

IF YOUR IDENTITY IS STOLEN IMMEDIATELY

- Contact your local Police Detachment to report the identity theft
- Contact one of the major credit reporting agencies
- Notify any credit grantor if you suspect fraudulent activity on one of your existing accounts and contact any credit grantor if you suspect the account was fraudulently opened
- Complete an ID Theft Affidavit



Shred or destroy sensitive personal documents

Avoid risky or insecure transactions