



stolen IDENTITY

You go out of your way to safeguard your home, your business, even your car stereo. However, what if it's your identity that thieves are really after? In this increasingly digitized world—where personal information is just the click of a mouse away—identity theft is becoming more common, and more expensive. ID theft has impacted one out of six adult Canadians, more than 4.2 million people, either directly or within their immediate households. The poll, conducted in 2006 by the Strategic Council for the Competition Bureau of Canada, suggests that 17% of people 18 or older have been victimized. The problem is real and is not going away anytime soon.

Be smart.
Unless you have initiated the contact, never give out your personal information over e-mail, the Internet or the phone. Identity thieves often pose as government officials, bank representatives or credit card companies in the hope that you will provide them with your personal information.

Lose your wallet? Pick up the phone.

Lost or stolen wallets, cheque books or credit cards continue to be the primary source of identity theft.

If your purse or wallet has been stolen, you need to act fast.

It is important to report it missing within 15 minutes.

Read below for other steps you need to take when your wallet has gone missing.

CHECK AND DOUBLE-CHECK.

Credit card fraud is the most common type of identity theft, making it especially important to review your statements each month and look for any unauthorized charges. If an identity thief has your account information, he or she can call the company and have them redirect the bill to a different address, so if your statement is late or never arrives, call the company.

PROTECT YOUR PASSWORDS.

Use a combination of numbers, capital and lower-case letters when creating the passwords for computer, e-mail and Internet accounts. Never use an obvious password, like your maiden name or birth date.

DESTROY THE EVIDENCE.

Before you dispose of sensitive documents including bills, credit card receipts, pre-approved credit cards give them a good shredding. Pulling these sensitive materials out of the trash is a favorite ploy of identity thieves.

PURGE YOUR WALLET.

Never carry your SIN card in your wallet—store it in a safe location instead. Also eliminate any unnecessary credit cards or ID cards.

SAFEGUARD YOUR MAIL.

Don't leave outgoing mail in your mailbox—it's easy for thieves to swipe it and pull bank numbers from cheques or personal information from bills. Use post office drop boxes instead.

utilize this great resource www.safecanada.ca/identitytheft_e.asp

- 1** Call your bank and credit card companies. Tell the representative that your card is missing, report what time you noticed it was missing, and if you can, state the last time it was used and what purchase was last made.
- 2** Notify your local Ministry of Transportation. To get a replacement driver's license, you'll need to provide the office with documentation that proves your identity, such as a birth certificate or passport.
- 3** File a police report. This helps add validity to your story. Keep a copy of the report in case unauthorized charges start showing up on your account.
- 4** If your passport is missing report it to Passport Canada immediately at 1-800-567-6868. If your SIN card is missing contact the police and Service Canada at 1-800-206-7218.
- 5** The 2006 Fraud Survey Report reveals that victims of identity theft are spending more time to resolve identity fraud cases, increasing from 30 hours in 2003 to 40 hours in 2006.

What's your ID worth?

Stolen identities are peddled on the internet for about \$100 each



act **FAST** if you're victimized



In the event that you are the victim, people are waiting to help you resolve the problem.

1. Call the police.

A police report will come in handy if your bank or credit card company asks for proof of the crime.

2. Report it.

Contact the two major credit bureaus listed on the form below, and ask them to place a "security alert" on your file. This alert states that you are a victim of fraud and that any company accessing your report should verify your identification before granting credit.

3. Close accounts.

Contact the security departments of your creditors or financial institutions that have been opened without your permission.

4. File a complaint.

Notify Service Canada that you have been a victim of identity theft. You may also want to contact PhoneBusters, the national anti-fraud call centre, for additional assistance or advice. Their phone number is 1-888-495-8501.

5. Keep an eye on your accounts.

Watch for future misuse and file reports if you find any further unauthorized transactions.

Chart Your Course of Action

Use the form below to record the steps you've taken to report identity theft. Keep it in a safe place for reference. Document each phone call you make and letter you write, so that you have backup if it's needed to prove your case in the future.

Contact Info	Date Contacted	Contact Person	Comments
Equifax 1.800.465.7166 www.equifax.ca P.O. Box 190 Montreal, Quebec H1S 2Z2			
TransUnion 1.866.525.0262 www.transunion.ca P.O. Box 338 L.C.D.I. Hamilton, Ontario L8L 7W2 2Z2			
Police			