

IDENTITY THEFT

Identity theft occurs when a person you either know, or more likely don't know, steals your credit card numbers, driver's licence number, social insurance number, ATM card number, telephone calling card number, or other key pieces of identification, for the purpose of impersonating you, usually for financial gain. Although victims of this type of crime are usually not saddled with paying the bills racked up by these criminals, they are often left with bad credit reports that may stick with them for months or even years. During this time of credit re-building, a victim of identity theft may have problems writing cheques, obtaining financial loans, renting a home, or even obtaining a job. Often victims of identity theft do not know that they have been victimized until a collection agency calls demanding payment for some merchandise that they never ordered.

Information for identity theft used to be obtained by stealing a person's wallet or purse. Although this is still a common strategy used by these types of criminals, other tactics used by the identity thief include:

DUMPSTER DIVING: Thieves often sift through trash cans outside businesses where credit card slips, loan application forms, or credit application forms may be discarded. Unfortunately, many institutions do not shred this written information upon disposal.

MAIL THEFT: Credit card bills, cheques, etc. in unsecured mailboxes are primary targets for thieves.

CHANGE OF ADDRESS FRAUD: In this scam, the identity thief will fill out a change of address card to divert the intended victim's mail to his drop box.

INSIDER INFORMATION: The identity thief, or an accomplice, may be employed in a position in which they have access to employees' personal information, or access to credit reporting bureaus.

So what can you do to help prevent becoming a victim of this increasingly common crime?

- Do not carry extra credit cards, your social insurance card, birth certificate, or passport in your purse unless needed.
- Have your name and address removed from the phone book and reverse directories.
- Install a locked mailbox or use a post office box to reduce the chance of mail theft.
- When you order new cheques or credit cards, have them sent to your bank for pickup.
- Keep a list of all credit card numbers, account numbers, and phone numbers for your credit organizations so that you can quickly contact them once you realize that your cards have been stolen.
- Never give your credit card number out over the phone unless you trust the company and have initiated the call.
- Order your credit report once a year from credit bureaus to check for inaccuracies. These phone numbers can be obtained from your local bank.
- Never toss out credit receipts into the trash. Take them with you from the store and ensure they are destroyed by shredding or burning. The same goes for any papers with sensitive or personal information. Also, enquire as to disposal practices of businesses or financial institutions with whom you deal.
- Shield your ATM number or your calling card number from shoulder surfers who may be lurking nearby.
- Protect your Social Insurance Number and only give it out when absolutely necessary. If a business asks for your Social Insurance Number, ask why, and see if another number can be used instead.

- Always review all credit card statements and phone and cellular phone bills for any inaccuracies or unauthorized use.
- Ensure that all your active and cancelled cheques are kept in a safe place.
- Ensure all documents containing personal information goes through a cross-shredder before being discarded in the garbage or recycle bin.

If you are the victim of an identity theft:

- Report the crime to police. Be able to provide them with as much information and documented evidence as possible. Obtain a police case number.
- Call your credit card companies. Report that your credit card(s) have been stolen and request that new cards with new account numbers be issued to you. Document the conversation.
- Advise your bank of the theft. Cancel your chequing and savings accounts and obtain new account numbers. Stop payment on any outstanding cheques.
- If your ATM card is stolen or lost, obtain a new one with a different number and code.
- If you suspect mail theft, notify your local post office official.
- If you have lost your passport notify Immigration Canada and your local police department.
- Call your telephone, electrical, gas and water companies. Advise them that there is a possibility that someone using your name may attempt to open an account and to contact you or the police if this happens.

- To prevent someone from using your diver's licence number as identification, contact your local motor vehicle branch to obtain a new number and ask them to flag the old one.
- Even if you recover your stolen or lost wallet and the ID is still intact, do not assume the information is secure. Follow procedures as outlined above.