



Warning Signs

- You receive calls, letters or statements regarding credit cards or accounts you never applied for or opened.
- You no longer receive your credit card or account statements, or you notice that not all of your mail is being delivered to you.
- Your credit card statement includes purchases that you don't recognize or didn't authorize.

Get a Lawyer

Contact a lawyer if you are experiencing any of the following:

- Being wrongfully charged with crimes committed by the thief.
- Having a civil judgment entered against you as a consequence of the thief having acted under your name.
- Creditors with whom your identity has been fraudulently used are:
- Refusing to supply documents related to the fraudulent accounts/activities
- Refusing to correct your credit record, either internally or with the credit bureaus
- Persisting in attempts to collect the debt after they have been notified of the identity theft.

Contact PORT ALBERNI RCMP

Emergency: 911
Non-Emergency: 250.723-2424
Main Detachment
4444 Morton St, Port Alberni, BC, V9Y 4M8

Reporting Crime On-Line:

<https://ocre-sielc.rcmp-grc.gc.ca/portalberni/en>

Community Policing Volunteer Opportunities:

www.pacommunitypolicing.com



Identity Theft



Protect Your Personal Identity

Other Resources

Equifax Consumer Services Canada
www.econsumer.equifax.ca

Trans Union Canada
www.transunion.ca

Phone Busters
www.phonebusters.com

Canadian Anti-Fraud Centre
www.ntifraudcentre.ca

 /Port Alberni RCMP



Identity Theft

Don't Be an Easy Target

What is Identity Theft?

Identity theft is someone wrongfully obtaining and using your personal identifying information to commit fraud or theft or for other unlawful purposes.

By using your basic personal information like name, address, social insurance number, date of birth and mother's maiden name, identity thieves may gain access to bank accounts, apply for loans and credit card, lease or buy cars, rent property and/or engage in criminal activity that ultimately gets associated to you.

If You Are a Victim

Notify the police immediately.

- Ask for a copy of the police report or the police file number.
- Close your bank accounts and open new accounts with password only access.
- Cancel your credit cards and get new cards issued.
- Get new ATM card and ensure you change your personal identification numbers so they are different from old cards.
- Get a new driver's license.
- In the event that your passport is stolen, contact the passport office with your police file number.
- Contact Canada Post if you feel that your mail has been compromised in some way.
- If you have had your SIN card stolen, contact your local Service Canada office.

Act Quickly

You should also contact the Fraud Offices of the two National Credit Reporting Agencies:

- **Equifax at 1.800.465.7166**
- **Trans Union Canada at 1.800.663.9980**

- Request that a 'fraud alert' be placed on your file. This is a protective statement added to your credit report, alerting future credit grantors.
- Request that a 'credit alert' be placed on your file. This will trigger an email to you every time your credit file is accessed.
- Obtain a copy of your credit report and review it for unauthorized activity.
- Ask the credit bureaus to provide particulars of credit grantors with whom fraudulent accounts were opened.
- Ask the credit bureaus to remove enquiries that have been generated as a result of fraudulent activity.
- Ask credit bureaus to notify those who have received your credit reports during the last six months to alert them to the disputed and erroneous information.

How to Protect Yourself

- Be very cautious and careful about sharing your personal information with anyone.
- When asked for personal information, make sure you inquire into details about how the information will be used, who will have access and what they are doing to protect your information.
- Don't carry extra information in your wallet or purse. For example you don't need to carry your SIN card, keep it in a safe place at home.
- Never give credit card numbers over the phone unless you are certain about with whom you are speaking to.
- Make sure you only use secure sites on the internet and that sites have data encryption software for your personal information.
- Access your credit reports to make sure there is no usual activity.
- Always try and password protect your information whenever possible.
- Carefully choose your passwords so they are not easy to guess.
- Always use a shredder for disposal of personal information (banking statements, bills, receipts, insurance forms, etc).
- Use some caution when entering in your personal identification number in public areas.
- Have your mail held if you are going to out of town for a lengthy period of time.