

## **Fraud Alert! Protect your Identity**

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With the increasing use of debit cards, bank machines, telephones and the internet, everyone, particularly people in remote communities, can become victims of identity theft.

You know that thieves might take your wallet, purse, car, boat, snow machine or other personal items but seldom think about someone stealing your identity. What these thieves want to do is steal your name, your credit card numbers, your money, and your reputation. It can happen to anyone. It can happen to you. How do they do this?? They might **pretend to be** a bank employee, a person from a telephone company or some other business that you are likely to be dealing with. They might tell you that you have won a prize and all you have to do is answer a few personal questions. Make certain you know who the caller is. For example, if the person says he or she is calling from your bank or credit card company, hang up and call back on one of the numbers located on your own records provided by that bank or business.

There is no way of being 100% certain that you have protected yourself, however there are some simple steps you can take to limit the risk:

- Don't provide personal information over the telephone to a caller or over the Internet;
- Don't give credit card account numbers over the telephone unless you are the person who made the call and you are certain about who you are dealing with.
- Always take your receipt after you use your credit or debit card;
- Don't reveal personal information to telemarketers. If you receive a call to purchase an item or sign up for something, feel free to just hang up.
- If you are using a debit card protect your secret debit card 4 digit password by making sure no one is looking over your shoulder when you punch in your number.
- Protect your Social Insurance Number. Make sure the person or business asking for this information has a valid reason for asking.
- Check your monthly statement to make sure the transactions were all made by you.

**Remember, while you are hunting moose, someone may be hunting for your identity.**