

## Identity Theft

You may not be a real estate tycoon or have millions in the bank, but that doesn't mean much to identity thieves. That's because identity theft is often a crime of opportunity. Give a thief a chance to steal your information and he or she probably will, regardless of who you are.

### What is identity theft?

Identity theft is one of the fastest growing crimes in Canada. It occurs when someone steals your name and other personal information and then uses it to gain access to your finances, make purchases or incur debts in your name or commit other crimes. Sure, thieves are thrilled to victimize people of wealth, but the reality is, anyone can be vulnerable to this crime.

Common techniques used to obtain personal information include:

- Stealing mail such as bank and credit card statements, credit card offers, and new cheques and tax information before delivery
- Completing a fraudulent change of address form to redirect your mail
- Searching through personal or business trash
- Phishing, which is the process of obtaining sensitive information such as usernames, passwords and credit card details by pretending to be a trustworthy entity (i.e. your credit union) in an electronic communication

### So how can you protect yourself?

**Get it.** It sounds simple, but don't let your mail sit around. Pick it up as soon as possible after it's delivered. And when you head out of town, don't forget to have a trustworthy person pick up your mail for you.

**Shred it.** Get in the habit of shredding practically everything—and certainly anything with your name, address, account numbers or other important information on it, such as pre-approved credit card offers.

**Track it.** Pay attention to billing cycles. If credit card or utility bills fail to arrive, contact companies immediately. Take time to review your statements for any charges that you didn't authorize. Review your credit bureau files periodically as well. Notify creditors and/or financial institutions immediately if anything is awry, or if your bank cards, credit cards or other identification have been stolen.

**Lock it.** Ensure that you use different passwords for your online accounts, and use strong passwords that use numbers and symbols to make them hard to crack.

You can learn more about identity theft through the [Office of the Privacy Commissioner of Canada](#), or Canada's [Office of Consumer Affairs](#).

Fraud can affect anyone at anytime. Your best protection is to be cautious, aware and responsible with your personal and financial information.