

Identity Theft

The following information was obtained from the Office of the Privacy Commissioner of Canada and the Better Business Bureau of Saskatchewan. For more information visit their websites at: www.privcom.gc.ca and www.bbb.org.

Prevent identity theft online

Identity theft occurs when someone takes information about you and pretends to be you for fraudulent purposes. If you are a victim, the consequences are serious – you can be denied a driver's licence, a student loan, cell phone service. It can take years to undo the damage.

Every year, thousands of people are victims of identity theft. Increasingly, young people are becoming prime targets because it's easy for identity thieves to find and steal their information.

Providing our personal information online makes our lives easier, but it also makes it easier for identity thieves to scoop that information and use it for criminal purposes. Keep the following in mind when online:

- Be defensive with personal information. Give out as little information about you as possible and only when you initiated the contact. If you are being asked for your birthdate, real email address, or other details - ask why. Don't provide it if you don't have to. If you are on a site that requests personal or financial information, make sure it's secure by looking for 'https' in the address bar ('s' stands for secure) and a padlock icon. Don't ever send your information in an email.
- Create strong passwords and keep them secret. Your first line of defence in the virtual world begins with your password or your personal identification number (PIN). Don't use your girl/boyfriend's name, your pet's name, or your phone number. Passwords should have at least eight characters; include a combination of letters, numbers and symbols like #, \$, %, !, and be easy for you to remember but difficult for others to guess.
- Improve your computer's security. Greatly reduce your risk from hackers, viruses and worms by using a firewall, installing antivirus and antispyware software and updating it routinely, and keeping your operating system software up to date.
- Be ultra-careful with your Social Insurance Number (SIN). It's an important key to your identity, especially in credit reports and computer databases. Know how your personal information will be used. Ask if you don't.

Identity theft and social networking sites

Social networking sites like MySpace and Facebook are great for keeping in touch with friends, but can also be a goldmine for identity thieves. Using information you provide about yourself, fraudsters can potentially take on your identity.

You can take steps to prevent online identity theft online by restricting who can view your personal information online to people you know:

- Read and understand the privacy policies to understand what happens to your personal information and your privacy options.
- Use the privacy controls available. Sites like Facebook provide you with some level of control over your personal information. For instance, you can restrict who can see your full profile and photos of you, and who can find you in a search. You can also hide your list of friends from people who find you through a search.
- Don't accept friend requests from people you don't know in real life. Online, how do you know they are who they say they are?
Be discreet about what you post online. Think about what information you're putting out there, and the implications of it. A photo of you and your friends hanging out, for instance, could reveal a lot – like where you live, where you go to school, or the car you drive.

Prevent other identity theft

The following information was obtained from Equifax and Trans Union. For more information visit their websites at: www.equifax.com/home/en_ca and www.transunion.ca.

- Do not carry your extra credit cards, birth certificate, SIN card or passport in your wallet or purse except when necessary. This practice minimizes the amount of information a thief can steal in the case of a lost wallet/purse.
- Do not discard pre-approved credit offers in your trash or recycling bin without first tearing them into small pieces or cross-cut shredding them. Dumpster divers can use these offers to order credit cards in your name and mail them to their address. Always do the same with other sensitive information like credit card receipts and phone bills.
- Install a lockable mailbox or, even better, a door mail slot at your residence to reduce mail theft.
- Know your statement cycle dates and follow up for late or missing mail.
- Monitor your credit report on a regular basis to identify unauthorized changes or inquiries that you are unaware of.
- Never leave your purse or wallet unattended at work or in church, restaurants, health fitness clubs, parties or shopping carts. Never leave your purse or wallet in open view in your car, even when your car is locked.
- Limit the number of credit cards you have and cancel any inactive accounts.
- Memorize your passwords so you do not have to write them down.
- Always save your credit card receipts, never leave them behind.
- Only provide your ID and credit card information over the phone to reputable companies when you have initiated the call and are certain you are speaking to the legitimate company.
- If you receive a call from someone claiming to represent your credit card issuer and the caller asks for your account number, do not provide it - if the caller is employed by the issuer, they will already know your account information.
- If your Social Insurance Card is lost or stolen, contact your local Human Resources Development (HRDC) office immediately.
- If your Driver's License is lost or stolen, contact your local driver and vehicle license issuing office and report it to your local police station.
- Keep statements in a safe place - they contain sensitive and personal information.
- Keep a list of all your accounts in a secure place. This makes it easy to quickly call the issuers to inform them about compromised personal information. Include telephone numbers of customer service and fraud departments.
- Avoid credit repair scams. If you are tempted to contact a credit repair company for help, use considerable caution. Only inaccurate information may be removed from your credit report; negative information that is accurate (such as a bankruptcy filing or a defaulted loan) will stay on your credit report as long as governing laws allow.