

# Guarding against identity theft

## Tips for keeping your identity safe

Identity theft is one of the nation's fastest-growing crimes. The more you know about this prevalent crime, the better prepared you will be to protect yourself.

### HOW IDENTITY THEFT OCCURS: Know the facts so you'll be able to protect yourself

**Identity thieves can get hold of your personal information in a variety of sneaky and illegal ways:**

- Thieves may go through your mail and take your bank and credit card statements, credit offers, and tax information.
- They may steal your wallet or purse containing your personal identification and credit cards. "Dumpster diving," rummaging through trash bins for your personal information, and "shoulder surfing" at ATM machines are both common practices.
- Thieves may change the mailing address on your accounts. Because your bills are being sent to the new address, you may not immediately notice the fraudulent charges
- Thieves may also buy your personal information from "inside" sources. For instance, an identity thief may pay a store employee for a copy of your credit application.

### MINIMIZE YOUR RISK: Proven tactics to avoid becoming a victim

**By managing your personal information carefully and sensibly, you can help guard against identity theft. Here's how:**

- Do not carry extra credit cards, your Social Insurance card, birth certificate or passport with you unless needed.
- When you order new cheques, do not have them sent to your home. Pick them up at the bank instead. If stolen, your checks can be altered and cashed by identity thieves.
- Never give out personal information over the phone. Identity thieves may call, posing as banks or government agencies.
- Shred your receipts, credit card offers, bank statements, returned cheques, and sensitive information before throwing it away.
- Check with your employer, landlord, and others with access to your personal data to be sure that they are keeping your records safe.



- Protect your Social Insurance number with extra care. Disclose it only when it is absolutely necessary. Don't have your Social Insurance number printed on your checks.
- Follow your billing cycles closely. A missing credit card bill could mean an identity thief has changed your billing address to his own.
- File away a list of all your account numbers—with expiration dates and telephone numbers. If your wallet is stolen, you will be able to quickly alert your creditors.
- When creating passwords & PINs, use a random mix of letters and numbers. Do not use information that may be easily discovered by identity thieves.



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