



LIFE LETTER

July 2010

This Advice Could Save You a Fortune

Most people mistakenly believe that they will never fall victim to financial or identity theft. The sad reality is that billions of dollars are lost each year to these crimes, and the losses are only getting bigger. Here are some steps you can take to reduce your chances of becoming a fraud victim:

Keep it thin. Don't carry extra credit cards, birth certificate, social insurance number card or passport with you unless absolutely necessary. This minimizes the information a crook can get about you when your wallet or purse is lost or stolen.

Destroy it. Never discard credit card receipts or statements, canceled cheques or bank statements, or other documents containing any personal information in a public waste container. Shred these items and stir up the paper pieces.

Reconcile it. Review all items on your credit card and bank account statements as soon as possible. Challenge any transactions you don't recognize, no matter how small. Some crooks will try a small transaction first to see if they get away with it, and then go for the jumbo purchase.

Memorize it. Passwords and PINs should be memorized, not written down. That sticky note on the back of the card makes it too easy for a crook to clean out a bank account or max out a credit card.

Copy it. Keep a list of your credit card and bank accounts, and utility and telephone accounts in a safe place separate from your wallet or purse.

Record the contact phone numbers for these accounts on the list as well. When a wallet or purse vanishes, this will make the protection process easier.

Hide it. When using a credit or debit card, be aware of what's going on around you. Block the view of the key pad when entering a PIN. A guy innocently on his cell phone? Could actually be taking pictures of your transaction.

Safeguard it. Never leave your wallet or purse unattended at work, at the store, in a shopping cart or at a restaurant. Not even in church. Parties and health clubs can also be easy pickings for a fraudster. Don't leave your wallet or purse in plain sight in your vehicle, even if it's locked.

Report it. As soon as you are aware that you may be the victim of fraud or identity theft, notify local law enforcement authorities. Report any attempts as well. Provide as much information as you can about the incident, including time, place and description.

Cancel it. If a bank or credit card is lost or stolen, report it to the financial institution immediately. This is why you keep a copy of the account and contact numbers separate from your wallet or purse. Inconvenient, certainly, but much less of a headache in the long run.

Keep an eye on it. You can have either or both of the national credit agencies monitor your credit for fraudulent activity. Equifax Canada 1-800-465-7166 or TransUnion Canada 1-800-663-9980.

Want help protecting your lifestyle? Call Today!

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