

What should I do if I think I have been scammed?

All frauds and scams should be reported, even if you are embarrassed or feel the amount of money is too small to worry about.

While you might not be able to get your money back, you can help stop the con artist from scamming other people. Report all frauds and scams to your local police, or call PhoneBusters at 1-888-495-8501.

Where can I find out more?

There are many good on-line sources of information about frauds and scams. The Financial Consumer Agency of Canada Web site www.fcac.gc.ca, provides information about your rights in dealing with banks and other financial institutions.

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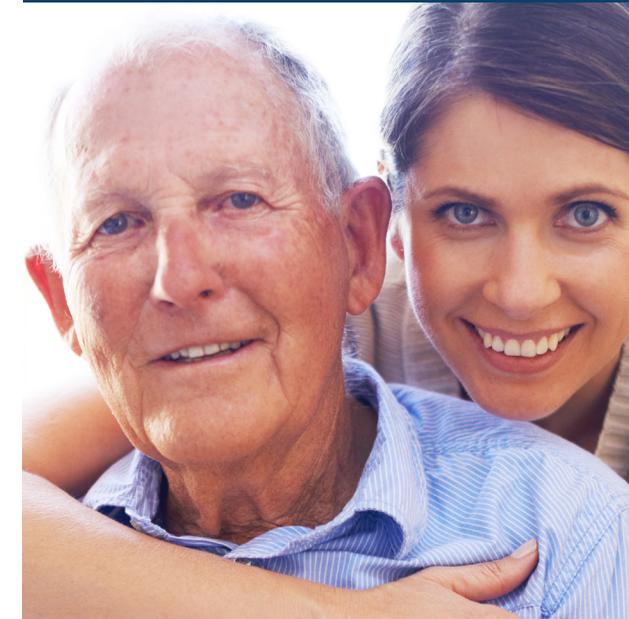
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FRAUD & SCAMS

What Every Older Canadian Should Know



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Credit Unions put people before profits

Fraud is the number one crime against older Canadians. Though people of all ages can be victims of fraud, older people get targeted more than others. Some of the reasons are that they are often home during the day to answer the door or phone, they can be more trusting and they may not have family or friends close by to ask for a second opinion.

People who commit frauds and scams are commonly called con artists. Con artists don't just target people who have a lot of money. A con artist may steal a small amount from many people. They use a variety of ways to reach people, including the Internet, phone calls and even door-to-door visits.

Victor's Story

Victor received a phone call telling him he had won a free trip. The caller started by congratulating Victor and telling him about the exciting details of the trip. Then the caller told Victor he needed to pay a small fee right away in order to claim his trip and asked Victor for his credit card number.

Victor knew he had not entered a contest for a free trip and he also knew he should not give his credit card number over the phone to a stranger, especially one who called him. Victor hung up and called PhoneBusters to report a probable scam.

Common types of frauds and scams

IDENTITY THEFT

Identity theft occurs when a con artist steals personal information from someone so they can pretend to be that person and then do things like apply for a credit card, take out a loan or mortgage, get a cell phone or withdraw bank funds. The con artist will try to get information such as a bank card number and personal identity number (PIN), credit card number, health card number, driver's license and Social Insurance Number (SIN). Sometimes they will steal or copy the documents; sometimes all they need is the information. If your wallet is lost or stolen, or mail you are expecting goes missing, you should report it right away to your bank or credit union.

CREDIT/DEBIT CARD FRAUDS

Credit card and debit card fraud occurs when a con artist uses your card, or a copy, to make purchases or withdraw money from your account. Keeping your card in sight, memorizing your PIN, and shielding your hand when you enter your PIN are ways you can reduce the risk of your credit card or debit card information being stolen and misused.

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ONLINE SCAMS

There are many online scams and new ones appear all the time. Some appear to be asking for your help; some say there is a problem with your bank account or tax return. Scam e-mails are often easy to spot because of spelling and other mistakes, but some can look like they are coming from a person or organization you know. If you are not sure about an e-mail—for example, if it asks you to respond with personal or financial information or to go to another Web site and enter information there—call to check, and do not respond to the e-mail.

PHONE AND DOOR-TO-DOOR SCAMS

Phone and door-to-door scams are also very common. Someone will call or come to your door pretending to be a representative of a charity, an employee of a credit card company, or even a distant relative. You might be offered a free prize or trip. If you aren't completely sure who you are dealing with, do not give the person any money or information.

Sometimes people call or come to your door using high-pressure sales tactics to get you to buy something you don't want or need, or to talk you into getting work done on your house and then overcharging you or doing a bad job. While this is not always illegal, it is wrong and should be reported.



Tips and Safeguards

- Keep all personal documents in a secure place. If you don't need them, do not carry your birth certificate, passport or SIN card.
- Never tell another person your PIN or account passwords and take care to cover your hand when entering your PIN at bank machines and when making store purchases.
- Safely dispose of old bills and statements—shredding is best.
- Do not click on pop-up windows or respond to e-mails, open attachments or go to Web site links sent by people you do not know. Your bank or credit union will not send you anything by e-mail unless you ask them to.
- Never give out your credit card, bank account, or personal information to someone over the phone, at the door, or over the Internet unless you know the person or organization you are dealing with, or you made the contact.
- Do not sign an agreement or contract to buy anything without giving yourself time to think it over. If a salesperson insists that an "offer" is "time limited" and you must decide that moment, it is probably better not to buy.
- Be suspicious if someone you don't know asks you to send them money or a cheque, or to return money they "accidentally" sent you.
- Before hiring someone or agreeing to have work done on your home, ask for proof of identity and references and check them.