



AMHERST POLICE DEPARTMENT

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In January 2010, Senate Bill S-4 was passed and it became illegal to possess someone else's identity for the criminal purpose. This was passed in response to the increasing occurrences of identity theft in our country. In 2009, the Canadian Anti Fraud Centre reported Canadian identify fraud victims numbering 14,740 totalling 11 million in losses. This increased to 17002 victims in 2011 totalling 13 million.

Identity thieves will often target people's mail in an attempt to get personal information such as social insurance numbers, date of births and familiar relationships. Once they got the appropriate information, they are able to open bank accounts in the victim's name or apply for credit cards. The impact on victims can be devastating, impacting their personal finances, credit ratings, criminal records, and worse.

In 2013, a movie was released called "Identity Thief", which made light of what happened when a male's identity (played by Jason Bateman) is stolen by a woman (played by Melissa McCarthy). I can assure you that in real life, the consequences of identity theft are not funny. In one case that I am familiar with, a victim had her university identification stolen out of her car. In less than two months, identity thieves had used her id to open several bank accounts, and apply for loans. The accounts became epicentres for further identity theft frauds. This caused severe damage to her credit rating which could take years to repair.

Some signs that you may have become a victim of identity fraud include:

- Notifications from a collection agency that they are attempting to collect funds on an account that you never opened.
- Notices from a bank stating that you have been denied or accepted credit which you never applied for.

Here are some tips which can reduce your risk of becoming a victim of identity theft.

- Do not leave mail in your mailbox for prolonged periods. Report any suspicious persons that you observe accessing neighbour's mail receptacles.
- Shred documents which contain personal information. Do not discard personal information in household trash as thieves will often "dumpster dive" to get this material.
- Do not leave purses or wallets in your vehicle. Items such as driver's licenses, credit cards, SIN cards,

Health Cards, contain the information used by identity thieves.

- SIN cards should be kept out of your wallet and purses and stored in a safe place.
- Keep track of your billing statements. A missing statement might indicate that a thief has stolen it.
- Monitor your credit rating by using a Canadian credit reporting agency such as Equifax (1-800-465-7166) or TransUnion (1-877-525-3823).
- When moving, notify the Post Office so your mail is forwarded to your new address and not delivered to your old address. Also notify all financial institutions that you deal with about the move.
- Do not give out any personal information on the phone unless you initiated the call or you can verify that the number is originating from a legitimate company.
- Avoid phishing emails where scammers pretend to be banks requesting pin numbers or bank account numbers. Banks already have this information on file and would never contact you for this information.
- Request that financial institutions put passwords in place on your accounts before any changes can be made.

Even if you follow these tips, I cannot guarantee you will not be a victim of identity theft, but as I have said in previous articles, the criminals look for the easiest targets. If you “target harden” yourself you will be less likely to become a victim.

If you are a victim of identity theft here are 5 recommendations which can help minimize the problems:

1. Report the incident to your local police service.
2. Advise all your financial institutions.
3. Cancel all credit cards and other cards, i.e. rewards cards, (All your cards will have to be replaced.)
4. It is advisable to avoid “credit repair” companies as they themselves may attempt to fraudulently scam you.
5. Contact the **Canadian Identity Theft Support Centre** at **1-866-802-3609**

The **Centre** is staffed by highly-skilled Case Advisors, who have in-depth knowledge of the kinds of identity theft that occur in Canada, and how to deal with the issues that arise when a person is victimized. Advisors will guide you step by step through the process of recovering your identity. I encourage you to visit the Canadian Identity Theft Support Centre web-site at **www.idtheftsupportcentre.org/**. The website has guides on **General Protection, Online Protection, Youth Protection, and Seniors Protection**. They also offer a number of fact sheets on different kinds of identity theft.

Crime Prevention is the responsibility of all of us. So please take the time to learn what you can do to prevent yourself from becoming a victim of crime. Remember, “*If you are not part of the solution you are part of the problem.*” Until next time Stay Safe.

