

Identity Fraud

Identity theft is a growing concern of more than 73 per cent of Canadians. Eighty-five per cent of the victims are between 18 – 59 years.

If criminals obtain any document with your personal information on it, it can be used to instigate a fraud. The most common ways criminals can get your information is from apartment mailboxes, social networking websites, or through hackers.

Identity theft is usually done by a network of individuals rather than a criminal acting alone.

Below are eight tips to protect you from identity fraud:

- Never leave loose credit or debit card receipts in the car
- Never leave your cell phone or lap top in your car
- Update security and virus protection on your home computer
- Change your PIN, especially if you have been using the same one for a few years
- Purchase a shredder
- Request a personal credit report
- Never provide your social insurance number on credit applications
- Never carry your birth certificate in your wallet

More information is available on the Edmonton Police Service website – www.edmontonpolice.ca

Mass-Market Fraud

More than one million Canadians have reported being targeted for mass-market frauds. These criminal activities target multiple victims in the hopes that a small percentage of those contacted will respond. The most common form of contact is by telephone and the Internet.

The most common types of mass-market fraud in Canada are:

- Cheque cashing/money transfer
- Prize lottery or sweepstakes
- Advance fee loans
- Employment/work from home
- Overpayment for sale of merchandise
- Upfront fee for credit cards
- Investment fraud
- Advance fee vacations
- Bogus health products or cures

On average, individual victims lose \$557 and in total, Canadians lose approximately \$450 million annually. Fraudsters are motivated by greed and will rush you to make quick decisions without thinking it through. If you have any questions or concerns, stop or slow the process and do some research. Get second opinions and contact your local police station. The golden rule of fraud is if it seems too good to be true, it probably is.

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