

## Ottawa Journal by David tilson MP ? March is Fraud Prevention Month

March is Fraud Prevention Month, which means it's the perfect time for all of us to remind ourselves to be aware of all types of fraud out there, how to guard against it and report it when we come across it.

It's especially important to maintain our awareness of the problem, as there always seems to be a new scam on the horizon.

Fraud comes in many shapes and forms and recognizing this fact is an important first step in protecting ourselves. There are various types of fraud, which include internet, email, mail and telephone scams. Each type can be emotionally and financially devastating for those who fall victim to it.

There are countless internet, email, mail and phone scams, which are associated with identity theft and fraud. Identity theft takes place when a perpetrator obtains someone else's personal information for the purpose of criminal activity. This activity can include mail theft, tax scams, phishing, bank investigator scams, etc. Computer spyware and viruses are also used to collect personal information.

You can help protect yourself from identity theft by watching out for unsolicited emails, text messages, telephone calls or mail trying to solicit personal information from you. You can also periodically check your credit reports, bank and credit card statements, and quickly report anything unusual to your bank or financial institution. Never take your eyes off your cards during transactions; cover your hand when entering your personal identification number (PIN) when using an ATM or PIN pad; memorize all PINs; take note of when your monthly bank and credit card statements are mailed; shred personal and financial documents before throwing them in the garbage; and ensure you notify the post office and all relevant financial institutions when you change your address.

Identity fraud is when a perpetrator actually uses the personal identity information of another person to commit fraud, including impersonating another person and deceptively using debit and credit card data. Criminals can use stolen or reproduced personal or financial information to access your computer/email; access your bank accounts; open a new bank account; transfer bank balances; apply for loans, credit cards and other goods and services; make purchases; hide their criminal activities; and obtain passports or receive government benefits.

You can protect yourself against identify fraud by limiting the opportunities for criminals to access your personal information. Some warning signs to look out for include being contacted by a creditor informing you that they received a credit application in your name, however, you know you never applied for such credit; you receive telephone calls or letters suggesting you've either been approved or denied by a creditor when you never applied; you receive credit card statements or other bills for accounts you don't have; you're missing your regular credit and/or bank statements; or you're contacted by a collection agency seeking to collect on a defaulted account which you never set up.

For more information, please visit the Canadian Anti-Fraud Centre at [www.antifraudcentre-centreantifraude.ca](http://www.antifraudcentre-centreantifraude.ca)

If you find yourself a victim, collect all of the information you can about the fraud and report the incident to local law enforcement, such as the Dufferin OPP at 519-925-3838 or the Caledon OPP at 905-584-2241. You can also call the Canadian Anti-Fraud Centre at 1-888-495-8501.

Fraud Prevention Month helps to refresh our memory on the many types of fraud and what we can do to protect ourselves against this horrible crime. In doing so, we can significantly reduce our risk of becoming a victim.

