

**DEBT MANAGERS**

We manage your debt so you can manage your life.

Minimize Your Risk of Identity Theft



Call us Toll Free
1 800 774-5779

With thousands of cases of identity theft reported each month, consumers need to know how to prevent loss. Here are a few simple measures that will help you avoid the distress of learning that a thief is running up thousands in debt on your accounts or worse.

Protect Your Identity

Sign all credit cards as soon as you receive them.

Never lend your credit cards to anyone.

Cancel and destroy credit cards you do not use and keep a list of the ones you do use.

Carry only the identification information and credit cards that you need. Keep key identification such as your Social Insurance Number card and your passport in a safe place at home or in a secure deposit box. This way, if your identification is lost or stolen, you can act quickly to ensure your

identity is not stolen and missing cards are replaced quickly.

Know your billing cycles and follow up with your creditors and utility companies if your bills do not arrive on time.

Check each of your monthly credit card statements. Immediately report any irregularities in your statements to the issuing credit card company.

Shred or destroy paperwork you no longer need, such as bank machine receipts, receipts from electronic and credit card purchases, utility bills, and any document that contains personal and/or financial information.

Shred or destroy pre-approved credit card applications you do not want before putting them in the trash.

Secure personal information in your home or office so that it is not readily accessible to others, who may have access to the premises.

Do not give personal information out over the phone, through the mail, or over the Internet unless you are the one who initiated the contact and know the person or organization with whom you are dealing.

Carry only the identification information and credit cards that you need. Keep key identification such as your Social Insurance Number card and your passport in a safe place at home or in a secure deposit box. This way, if your identification is lost or stolen, you can act quickly to ensure your identity is not stolen and missing cards are replaced quickly.





DEBT MANAGERS

We manage your debt so you can manage your life.

Password-protect your credit card, bank, and phone accounts, but do not keep a written record of your PIN number, social insurance or social security number, or computer passwords where an identity thief can easily find them. For example, don't keep your PIN in your wallet with your bank card.

Order a copy of your credit report from the major credit reporting agencies at least once a year. Make sure your credit report is accurate and includes only those transactions that you have authorized.

Resources for Canadian Victims of Identity Theft

PhoneBusters National Call Centre (PNCC)

Ontario Provincial Police Anti-Rackets
Toll Free: (888) 495-8501
Toll Free Fax: (888) 654-9426
Email: info@phonebusters.com
Web: www.phonebusters.com

Credit Reporting Agencies

Place fraud alerts on your credit reports by contacting the credit bureaus that operate in Canada.

Equifax Canada
Report fraud: (800) 465-7166
Web: www.equifax.com/EFX_Canada

Trans Union Canada
Report fraud: (877) 525-3823
Web: www.tuc.ca/TUCorp/consumer/personalsolutions.htm

Password-protect your credit card, bank, and phone accounts, but do not keep a written record of your PIN number, social insurance or social security number, or computer passwords where an identity thief can easily find them. For example, don't keep your PIN in your wallet with your bank card.