



Better Business Bureau

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Media Release

(For Immediate Release)

Identity Theft – Don't Let It Happen To You!

Information For Consumers - What is Identity Theft?

Edmonton, AB (September 13, 2004) The Better Business Bureau of Central and Northern Alberta warns consumers to be vigilant in responding to official looking emails from financial institutions, which request personal information. Always check with your bank first. Bogus solicitations are an attempt to steal your identity.

The Better Business Bureau defines identity theft as occurring ". . . when someone uses your name, social insurance number, credit card number or some other piece of your personal information to apply for a credit card, make unauthorized purchases, gain access to your bank accounts or obtain loans under your name."

Identity thieves may try and gain access to your information by stealing identification cards from your wallet or purse or taking your mail (i.e. bank and credit card statements or pre-approved credit applications). Another method is to obtain your credit report by pretending to be a landlord or employer. Some identify thieves are able to access personal information over the Internet or by paying employees or retailers, restaurants, and hotels.

How will I know if my identity is being used without my knowledge?

- You receive bills for a credit card account you never opened.
- You get turned down for a credit card, mortgage, or loan because your credit report includes debts you never knew you had.
- Telephone calls, letters, or e-mail state that you have been approved or denied by a creditor to which you did not apply.
- A billing period passes and you do not receive credit card statements or other expected mail.

What should I do if I think an identity theft has occurred?

- Take immediate action. Contact other companies or agencies that may have accounts in your name. For example, credit card companies, telephone companies, banks, and other lenders.
- File a report with your local police or the police in the community where the identify theft took place.
- Start a log of dates, person(s) contacted, and what was said.

How Can I Protect Myself?

- Before revealing personal information, find out how it will be used and whether it will be shared with others.
- Note billing cycles and follow-up if bills are not received on time.
- Be careful with your mail. Remove mail promptly from your mailbox and ensure that all mail is correctly forwarded and re-routed if you move or change your address. Only deposit letters in post collection boxes.
- Cut down on the number of cards you carry. Only carry your Social Insurance Number (SIN) when necessary.
- Only give out your personal information by phone, mail, or e-mail if you initiated contact and are confident of the source.
- Shred or tear up receipts, credit card information, credit applications, etc before throwing them out. Cut up expired credit cards.
- Avoid tossing credit card receipts in public trash containers.
- Only give out your Social Insurance Number (SIN) when absolutely necessary and use other types of identification when possible.
- Avoid easily identifiable Personal Identification Numbers (PIN) such as mother's maiden name, birth date, or telephone number.
- Memorize your PIN - DO NOT write this number on your ATM card or keep it on a piece of paper in your wallet or purse. Be aware of onlookers or video equipment that may be monitoring you when entering your PIN.
- Never leave your purse or wallet unattended.
- Do not let your credit card out of sight (i.e., when paying a restaurant bill).
- Check your credit rating at least once a year.

For information about identity theft visit the “Scams & Schemes” area of the “Consumer Tips” section of our website at www.edmontonbbb.org or select Tele-Tips, by phone (780) 488-6632, Toll Free: 1 (800) 232-7298.

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