

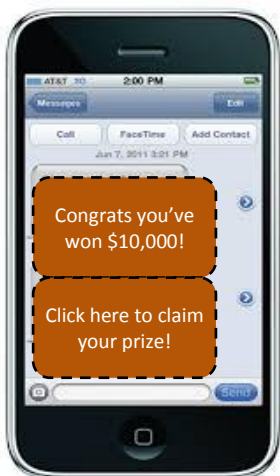
Fraud Prevention 101



Phishing is a crime where deceptive emails and websites are used to obtain information which is then used to commit fraud



Vishing, similar to phishing, is when fraudsters aim to gain personal information through various telephone tactics including: automated messages or just old-fashioned cold calling



What are they looking for?

- Account holder name and number(s)
- Home address
- Home or work phone number
- Date of birth
- Credit card number(s), expiration dates and CVV code
- ATM and/or telephone banking information
- Driver's licence number
- Social Insurance Number
- Email address and passwords



SMiShing is when fraudsters use text messages to fish for personal information

Today's Popular Tactics – You've won BIG



Don't share your usernames, passwords and login information with anyone



Don't disclose personal, confidential or financial information through emails, SMS or web browsers on your computer or mobile device



Only download apps and software from well-known or trusted developers or brands



Monitor your bank account regularly and notify your financial institution immediately if you suspect you've been a victim of fraud

Careful what you click

Malware



Malware, short for "malicious software," includes viruses and spyware that can steal personal information, send spam, and commit fraud from your computer.

Hidden behind appealing websites, desirable downloads and compelling stories are links that will download malware.

Signs of "Scareware"



- Ads promising to "delete viruses or spyware" from your computer, "protect privacy," "improve computer function," or "remove harmful files"
- "Alerts" about "malicious software" or "illegal programs on your computer"
- Invitations to download free software for a security scan or to improve your system
- Pop-ups claiming your security software is out-of-date and your computer is in immediate danger
- You encounter an unfamiliar website that claims to have performed a security scan and prompts you to download new software



Your computer may be infected with malware if it:

- Slows down, crashes, or displays repeated error messages
- Won't shut down or restart
- Becomes pop-up central
- Displays web pages you didn't intend to visit, or sends emails you didn't write



- Keep security software up-to-date
- Don't click or open unfamiliar links or attachments
- Download and install software only from websites you know and trust
- Back up your data regularly



- Contact the major credit bureaus:
 - **Equifax:** 1-866-828-5961
 - **Trans Union:** 1-800-663-9980 except
 - Quebec residents: 1-877-713-3393
- Request that a "Fraud Alert" be placed in your files
- At the same time order copies of your credit reports