



Follow these six tips to reduce the ongoing threat of identity theft and fraud:

- 1. Regularly monitor your credit.** Watch out for suspicious activity, such as the opening of new accounts or someone else changing the address on your accounts. The earlier you catch identity theft, the easier it is to resolve.
Tip: If you don't have a credit monitoring service, you can still obtain free credit reports from all three credit bureaus at annualcreditreport.com. Request a report from one of the bureaus every four months for year-round coverage.
- 2. Sign up for account alerts.** Most banks, credit card issuers and brokerage firms offer notification services for suspicious activity on your accounts. Many enable you to customize your alert parameters around what would constitute unusual purchasing behavior for you.
Tip: For each of your accounts, sign up for email and/or text message notifications of suspicious activities such as large purchases or unusually high account balances.
- 3. Shut down access to your credit.** You can ask the credit bureaus to freeze your credit file so fraudsters cannot open new accounts in your name.
Tip: Place a free security freeze on your credit file by contacting your credit bureaus. You can freeze your child's credit file as well.
- 4. Review financial statements.** Balance your accounts monthly. Carefully check your bank and credit card statements for any purchases you did not make. This can be your first sign of fraud and identity theft.
Tip: Choose one day each month you will review financial statements and mark it on your calendar.
- 5. Strengthen account security.** Once fraudsters have your personal information, it's much easier for them to access or take over your accounts.
Tip: Create strong, unique passwords for online accounts and use two-factor authentication whenever it's an option.
- 6. Watch out for phishing scams.** After identity thieves obtain some of your records, they may try to trick you into supplying other key pieces of personal information.
Tip: Never reveal personal information, unless you initiated the call or email. Directly contact the organization before answering any of their questions.

The facts on data breaches:

👁️ **1 in 3** data breach victims experience fraud. ^[1]

👁️ **6,116,083** records are stolen every day in U.S. data breaches. ^[2]

👁️ **\$3.12 billion** total Canadian losses due to cyber crime. ^[3]

👁️ **43%** of UK businesses and 19% of charities were breached in 2017. ^[4]

It's not too late to add an extra layer of protection. We have partnered with CyberScout for premier identity management, monitoring and resolution services.

[1] "2017 Identity Fraud: Securing the Connected Life," Javelin Strategy & Research, 2017.

[2] "Data Breach Statistics," Breach Level Index, accessed January 3, 2019.

[3] "Cyber Security in Canada: Practical Solutions to a Growing Problem," The Canadian Chamber of Commerce, April 2017.

[4] "Cyber Security Breaches Survey 2018," Department for Digital, Culture, Media & Sport, 2018.