

Paint

YOURSELF out of a corner...
Identity Recovery



**CREDIT
UNIONS**

Getting You There™

Recover YOUR OWN Identity

What should I do?

Hopefully you have already photocopied both sides of the contents of your wallet/purse and stored the copies in a safe (yet accessible to you) place. Also keeping the phone numbers of companies to call with the photocopies is helpful. If you neglected to copy the contents, you will have to rely on your memory on what was in your wallet/purse and get each company to find out your card numbers, account numbers, etc. Items to remember: your name will not be cleared overnight – it will require time and effort. You must write letters, make phone calls, provide copies of documentation and periodically you should check to see if any further actions have been taken against you. You can help prevent the identity thief from doing further damage by contacting companies as quickly as possible. It is difficult to remember the specifics of your many phone calls so...

- Start a file! Keep a record of all your phone calls – write down names of people you have spoken to, when you spoke to them and what they said.
- Follow-up the telephone conversation with a letter and any supporting evidence you may have.
- Keep your originals! Don't send original documents to companies. Send copies of source documents.
- Don't throw anything out! Keep your file indefinitely. Even when you may believe that your name has been cleared, it is possible that an error might take place and perhaps an erroneous credit report could be re-circulated.

Why would anyone want my identity? I don't have much...

Yes, you do. Everybody does. Identity thieves are not only looking for rich people. They get excited to get their hands on any document that contains personal information and the more information about you the better. They want to become you or at the very least sell off your information. It's not necessarily what you have; it's about potential. Racking up huge bills or escaping criminal charges is priceless.

Hello, I'm

*Me
Not You!*

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Who do I call?

- Contact both national credit bureau agencies.*
- Contact each financial institution and credit card company you deal with.
- Call the police.
- Make contact with PhoneBusters.*
- Once you have obtained your credit report, also contact each financial institution and credit card issuer that the identity thief has applied for unauthorized credit from.
- Does a cell phone or other company show up as an inquiry on your credit bureau? Call the company directly.
- If you suspect your mail has been rerouted or stolen, call the post office.

What do I say?

- Tell the story! Ask each credit bureau agency to send you a copy of your credit report. Talk with them about placing a fraud alert on your record asking credit providers to call you before opening any new accounts or changing any existing accounts. This means you would not be granted immediate credit, however, it is a small price to pay for security.
- When speaking to the police department, ask if you can get the report number. This way it can be quoted in any correspondence given to other companies.
- Advise credit card companies and financial institutions what has happened. Ask them to investigate, cancel and re-issue any valid cards that were affected, and close any fraudulent accounts.
- You are at risk if your driver's licence, SIN#, passport, or birth certificate goes missing. Contact the agency who issues the cards right away and ask them to be cancelled and reissued.
- PhoneBusters is there to help and offer advice to identity theft victims. Explain your situation to them.
- If you have purchased cheques through your credit union, Davis & Henderson offers a service called IDefence™. This program provides information on identity theft prevention and assistance in the event you become a victim. Information on IDefence™ is communicated to the customer via a booklet in each cheque order.

Hello, I'm

*taking
control.*



Getting You There™

*see contacts page

Your CONTACTS

Credit Bureaus

Equifax 1-800-465-7166 option 3
http://www.equifax.com/EFX_Canada

Trans Union 1-877-525-3823
<http://www.tuc.com>

Canada Post Security

1-800-267-1177
<http://www.canadapost.ca/help/fraud-e.asp>

Credit Union MasterCard Lost/Stolen

1-800-567-8111 or
1-306-566-1276 (collect)

PhoneBusters (a national police anti-fraud unit)

1-888-495-8501
<http://www.phonebusters.com>

Reporting Electronic Crime On Line (RECOL)

<http://www.recol.ca>

Replace Federal ID - SIN#, Passport

1-800-O-Canada (1-800-622-6232)
www.canada.gc.ca

Hello, I'm

*eager to get
my life back*



Getting You There™

Your CONTACTS

Replace Provincial ID – Driver's Licence, Health Card, Birth Certificate

NS	1-800-670-4357	www.gov.ns.ca
NB	1-888-762-8600	www.snb.ca
PE	1-902-368-4000	www.gov.pe.ca
NF	1-709-729-2600	www.gov.nl.ca
PQ	1-800-363-1363	www.gouv.gc.ca
ON	1-800-267-8097	www.gov.on.ca
MB	1-866-626-4862	www.gov.mb.ca
SK	1-888-374-4636	www.gov.sk.ca
AB	1-780-427-4088	www.servicealberta.ca
BC	1-800-663-7867	www.gov.bc.ca
YK	1-800-661-0408	www.gov.yk.ca
NT	1-867-873-7817	www.gov.nt.ca
NU	1-867-975-6000	www.gov.nu.ca

Hello, I'm

Me
Not You!



*The identity theft statement and instructions contained in this kit have been downloaded from the PhoneBusters website.
If you require additional copies, please visit www.phonebusters.com*

Use this log to record your calls. Keep in a safe place. If you don't catch a person's name, ask for it.

Financial Institutions & Credit Card Issuers				
Company	Address & Phone Number	Date Contacted	Contact Person	Comments
Credit Reporting Agencies				
Agency	Phone Number	Date Contacted	Contact Person	Comments
Equifax Canada	1-800-465-7166			
Trans Union Canada	1-877-525-3823			



www.nscreditunions.ca