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AGELESS WISDOM

TIPS TO PROTECT **YOUR MONEY**

DIRECT DEPOSIT

Have your regular cheques sent to your bank via direct deposit so that your money goes directly into your bank account.

> Criminals may intercept cheques sent through the mail.

CREDIT CARDS

Immediately sign the reverse side of a credit card when received. Destroy old cards by cutting them into small pieces.

Use caution when providing your credit card number to anyone over the phone or internet.

BANK / DEBIT / INTERACT CARDS

Select a PIN that is easy to remember but hard to guess. Change your PIN from time to time and do not give it to anyone.

AUTOMATED TELLER

When using these machines, be aware of who is around you. Do not make it obvious you are taking out cash. Sheild your PIN

SAFETY DEPOSIT BOX

Store stocks, bonds, jewellery, important papers and other valuables in a safety deposit box.

> Do not carry large sums of cash or hide a lot of cash in your home.

IMPORTANT PHONE NUMBERS

EMERGENCY

Non Emergency **Call your local Police**

Better Business Bureau (Mainland BC) 604-682-2711

Consumer Protection BC 1-888-564-9963

1-866-828-5961 Equifax

The National Do Not Call List (DNCL)1-866-580-DNCL

Government of Canada 1-800-0 CANADA

BC Securities Commission 1-800-373-6393/Phone

Website: www.investright.org/report scam.aspx



AGELESS WISDOM



Royal Canadian Gendarmerie royale Mounted Police du Canada

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AVOID BEING a victim

PREVENTION TIPS

- Do not give out any personal information
- Do not trust anyone you do not know
- Do not purchase products or services from a salesperson that arrives at your door uninvited
- Before making a decision to undertake any home repairs, discuss it with someone you trust such as family members, neighbours or friends, contact the Better Business Bureau and check references!

Be aware of the language & expressions con artists use in their "pitches":

- "I take cash only" Question why the transaction requires cash only. A legitimate business person would not refuse alternate forms of payment.
- "This is is your last chance/today only" Why is this
 offer so limited? If the offer is that good, it will likely be
 available tomorrow and the day after.
- Something for Nothing Anytime you are offered something for nothing, you usually get nothing.
- Confidentiality Be suspicious of a deal that depends on not telling anyone else. What is the reason for the secrecy?

IF IT SOUNDS TOO GOOD TO BE TRUE, it probably is!

- Internet Scams Strangers do not email out of the blue and ask you to help them with found money or large sums that need to be moved to Canada.
- Get-Rich Quick Schemes Any "deal" should be looked into carefully.
- Contests Beware of the "you have won" pitch. Generally, the contests are fake and are used to entice you to part with your money.
- Leftover Material Be extremely careful of the "just passing by" home repairman. The leftover material offered may be stolen or defective.

Report any suspicious activities that you believe may be a scam or fraud to the police.

CHARITIES

- All legitimate charitable organizations are registered with the government.
- Ask for their registration number and contact the CANADA REVENUE AGENCY.
- Decide ahead of time what charities you want to support.
- Be wary of telephone campaigns, find out how much of the money actually goes to the charity.

Do not give money at the door. Do not take any solicitations over the phone.

Be firm and hang up.

Con artists
may be men or
women of any age.
They may appear friendly
and kind to gain your
confidence.
Con artists come on strong
and want to pressure you
into sending money
or buying their product.
Con artists view
older adults as
easy targets