

HOW TO PROTECT YOURSELF

Protect your identity

Destroy your bank and credit card statements and any other documents containing personal information by shredding them or cutting them up.

Keep your personal information hidden from prying eyes.

When it comes to money...

Never send money to someone you don't know or trust.

You should never have to send money or pay any fees to claim a prize or lottery winnings.

Trust your instincts. If it sounds too good to be true, it probably is.

IF YOU OR SOMEONE CLOSE TO YOU HAS BEEN A VICTIM OF FRAUD, CONTACT:

- **your local police station**
- **your caisse**
- **1-800-CAISSES**

They'll take control of the situation and guide you through what you need to do.

For more information on preventing fraud and protecting your personal information, visit desjardins.com/security



BEWARE OF TELEPHONE SCAMS



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STATISTICS

PROTECTING YOU AND YOUR LOVED ONES FROM TELEPHONE SCAMS

THE SCENARIO

A scam artist will call an elderly person claiming to be a relative or friend...

And say something like:

"Hi Grandma, it's me! Do you know who this is?"

Taking for granted that the person on the phone is one of their grandchildren, the person will answer, "Um...yes, of course! It's (says the person's name)".

How to tell you're talking to a fraud artist

Fraudsters will pretend to be a grandchild, neighbour, friend, or even a police officer, lawyer or doctor.

They'll claim to have been in an accident, in trouble with the law or in a predicament in a foreign country.

They'll say their voice sounds different because of an injury or a bad connection.

They'll say it's an emergency.

They'll insist the conversation be kept secret.

They'll ask you to send them money through MoneyGram or Western Union.

WHAT MAKES THE FRAUDSTER'S SCAM SUCCESSFUL?

Con artists will take advantage of the bond between a grandparent and grandchild.

The grandparent:

- wants to help
- doesn't have time to think, because immediate action must be taken
- doesn't take the time to check with their family, friends or caisse

Some advice from our Desjardins advisors:

1 Ask the caller personal questions; something only your family and friends would know, such as their parents' names, their city of birth, or a special memory that you or a family member shared with the person the caller is claiming to be.

2 Hang up if you're suspicious..

3 Confirm the information the caller gave you with a family member or contact your caisse, even if the caller insists on keeping the conversation a secret.

4 Never send money immediately to someone who has asked you to over the phone.

5 Contact your local community service centre for psychological or social support.