

FINANCIAL LITERACY

Tips for protecting your identity

- Keep your debit and credit cards safe
- Sign your cards as soon as you receive them
- Keep your card account numbers and PINs confidential and separate from your cards
- Check your cards periodically to make sure none are missing
- Get a free annual credit report and review it
- Notify your bank or financial institution immediately if your card is lost or stolen
- Set up email alerts to let you know when a purchase is made
- Don't give your financial information over the phone (e.g. bank accounts or credit cards)
- Never give your three-digit security number to anyone over the phone! Use your judgement.
- Never respond to an email claiming to be from a financial institution and asking you for information; your bank will never email you.
- If donating to a charity, contact the charity yourself. You can confirm a charity's information through CRA's website.
- To avoid rental scams, always pay with a credit card or PayPal. If the person you are dealing with is unable to answer your questions, it may be a scam. If email is the only way to contact the person, be wary.
- If it's too good to be true, then it's probably a scam.
- Make a list of all of your important documents and cards, including the numbers and contact information. Keep this list in a very secure location. This way, if your wallet is lost or stolen, you will know what documents are missing and who to contact.



For more tips, visit *Slam the scam – Protect yourself against fraud* on the CRA website

<https://www.canada.ca/en/revenue-agency/corporate/security/protect-yourself-against-fraud.html>