

Contents

Introduction	11	
Chapter 1: Identity Theft	13	
It Can Happen to You, What Is Identity Theft and Identity Fraud? Who Says We Have a Problem? When Is It a Crime? Why Steal an Identity? The Signs, Crimes, and Victims, What Do Criminals Do with the Information? How Do They Get My Information? How Can I Protect Myself? Do I Have to Give Out My Social Insurance Number (SIN)? I Am a Victim of Identity Theft—What Can I Do?		
Chapter 2: Debit and Credit Card Fraud	41	
Debit Cards, Avoiding ABM Fraud, Credit Cards, Protect Your Credit Card, Victims Action Plan		
Chapter 3: Credit Reports	57	
What Is a Credit Report? What Does a Credit Report Look Like? Your Credit Score, How Can I Obtain a Copy of My Credit Report or Credit Score? What If My Credit Report Contains Inaccurate Information? You Can Improve Your Credit Score, Credit Monitoring, Identity Theft Protection, Credit Repair		
Chapter 4: Internet and E-Mail Fraud	71	
Phishing and Spoofing, Keystroke Logging, File Sharing and Free Software, Spam, Wireless Technology, Passwords, Online Security, Spyware, Firewalls, Antivirus Software, Protect You and Your Computer		
Chapter 5: Mortgage and Title Fraud	107	
What Is Mortgage and Title Fraud? How Easy Is It to Steal Your Home? The Devil You Know, Power of Attorney Fraud, The Devil You Don't Know, Tenant Fraud, Mortgage by an Impostor, The Fictitious Law Firm, Fraud across Canada, Oklahoma Fraud: Valuation Fraud, Condo Parking Space Fraud, Red Flags of Potential Mortgage and Title Fraud, Consequences and Remedies		
Chapter 6: Investment Fraud	139	
What Is Investment Fraud? Spam E-Mail Promoting Stocks, Nigerian 419 Spam E-Mail, Phony Websites, Ponzi Schemes, Pyramid Schemes, Advertisements Promoting Investment Opportunities, Boiler Rooms, Red Flags of Potential Investment Fraud, Protect Your Money and Investments		
Chapter 7: Telephone Fraud	159	
Target Victims and Groups, Recognizing Telephone Fraud, Toll-Free Telephone Number Scams, 900 Scams, Tips for Recognizing Telephone Fraud, Tips for Avoiding Telephone Fraud		
Chapter 8: Fraud against Seniors	167	
Why Fraudsters Target Seniors, Other Factors That Aggravate the Problem, Types of Financial Exploitation of the Elderly, Wired Seniors, Providing Assistance to Senior Fraud Victims, Warning Signs of Fraudulent Behaviour, Avoiding Con-Artist Schemes, What to Do for the Victim		
Chapter 9: Other Fraud	183	
Congratulations! You Won! (Or So You Think), Advance Fee for Loan Schemes, Tips to Avoid Advance Fee for Loan Schemes, Charity Fraud, Faith-Based Investment Scams, Medical Fraud		