

KNOW who
you're dealing
with...



Crime Prevention...starts with you

**Your
partner
in fraud
prevention.**



MESSAGE FROM THE ONTARIO ASSOCIATION OF CHIEFS OF POLICE

Safe and healthy communities play a big part in making Ontario a great place to live. Keeping Ontarians safe requires all of us – law enforcement, governments, businesses, community groups, and individuals – to work together. As Ontario’s police leaders, we strongly believe in community policing, cooperation, and collaboration when it comes to preventing crimes.

Every year, the Ontario Association of Chiefs of Police (OACP) launches a Crime Prevention Campaign in support of the positive work our police officers do to promote community safety. Our goal is to stop crime in its tracks.

The 2016 campaign focuses on financial crimes and fraud. These are crimes that victimize individuals from all walks of life. We want to raise awareness of the many different ways you can become a victim of the criminal activities involved in financial crimes and fraud. Our campaign theme, “Know Who You’re Dealing With...”, succinctly captures what all of us need to do in order to protect ourselves, our loved ones, and our businesses.

Financial crimes may be carried out by individuals, corporations or by organized crime groups. Victims may include individuals, corporations, governments, and even our entire economy. These types of crimes can range from property crimes, fraud (i.e., credit card fraud, medical fraud, mortgage, securities and bank fraud, point-of-sale fraud, etc.), and scams involving identity theft. Significantly, technology is enabling criminals to develop new ways to victimize even the most careful of individuals. Financial crimes and fraud against vulnerable groups such as the elderly or new Canadians are especially concerning.

All of us have a part to play in fighting crime. Let’s work together to help keep everyone safe.



Chief Jeff McGuire
Niagara Regional Police Service
President - Ontario Association of Chiefs of Police

Financial **SCAMS** & Frauds

Whether you are a teenager or a retiree, criminals are eager to steal your personal information and your money using scams and frauds that exist in nearly every area of the marketplace, including online.

From door-to-door utility scams to online 'phishing' for your financial data, these frauds threaten your security by targeting personal information and putting you at risk of financial loss or identity theft. So, clearly it is important to know how to protect yourself.

Common Frauds And Scams Include:

IDENTITY THEFT

Identity theft occurs when a criminal steals a victim's personal information so they can pretend to be that person, and then do things like apply for a credit card, take out a loan or mortgage, get a cell-phone or withdraw bank funds. The criminal will try to get information such as a bank or credit card number and personal identity number (PIN), driver's license information and Social Insurance Number (SIN).

Sometimes they will steal or copy the documents; sometimes all they need is the information. If your wallet is lost or stolen, or mail you are expecting goes missing, you should report it right away to your bank or credit union.

BANK & CREDIT CARD FRAUD

Credit card and debit card fraud occurs when a criminal uses your card, or a counterfeit copy, to make purchases or withdraw money from your account. Keeping your card in sight, memorizing your PIN, and shielding your hand when you enter your PIN are ways you can reduce the risk of your credit card or debit card information being stolen and misused.

ONLINE SCAMS

There are many online scams and new ones appear all the time. Some appear to be asking for your help; some say there is a problem with your bank account or tax return.

Scam e-mails are often easy to spot because of spelling and other mistakes, but some can look like they are coming from a person or organization you know. If you are not sure about an e-mail, and if it asks you to open an attachment, respond with personal or financial information, or to go to another Website and enter information there – it is most likely a scam.

PHONE & DOOR-TO-DOOR SCAMS

Phone and door-to-door scams are also very common. Someone will call or come to your door pretending to be a representative of a charity, an employee of a utility company, or even a distant relative. You might be offered a free prize or trip. So, if you are not completely sure who you are dealing with, never give the person money or any personal information.

LEARN MORE

- **The Canadian Consumer Handbook**
(www.consumerhandbook.ca/en/) provides tips, contacts, and other information that consumers can use, including information on scams and frauds, such as those noted above.
- **Reporting Scams and Fraud**
If you suspect that you may be a target of fraud, or have fallen victim to fraud, you should contact the Canadian Anti-Fraud Centre (CAFC). The CAFC collects information on illegal schemes, identity-theft and other complaints from Canadians, and is jointly managed by the RCMP, the Ontario Provincial Police, and the Competition Bureau of Canada.
- **Canadian Anti-Fraud Centre**
Box 686
North Bay, Ontario P1B 8J8
Toll-Free: 1-888-495-8501
Toll-Free Fax: 1-888-654-9426
E-mail: info@antifraudcentre.ca
Website: www.antifraudcentre.ca

Protecting Our Members Against Financial Fraud

At a credit union, our members' needs come first. We're the trusted guardians of their hard earned money. That's why we continually update our online systems to ensure our members' money is well-protected and safe from criminals. We also build strong relationships with our members so we can spot unusual activity and educate them on ways to protect themselves.

Here's what we do:

- 1. We get to know our members.** We monitor our members' financial footprint. Any account activity that looks suspicious, we flag our members right away. Our longstanding relationships help to reduce the risk of fraud.
- 2. We ensure security protocols are up to date.** Why do account managers ask so many security questions before completing a transaction, or only accept member directions via fax or in person? These procedures help to ensure that our members' personal information is protected.
- 3. We stay in touch and are available to help.** Credit union staff are well-trained and able to spot suspicious activity. We communicate with our members regularly and educate them about smart, secure online transactions and how to identify possible fraud.

Privacy Settings



Edit

Terms and conditions



Here's what you can do:

- **Regularly change your email password, banking password, and security questions.** Regular interactions via computer and smartphone have become the norm, sometimes leaving enough information behind for a hacker to use to compromise an account. Make sure you change your security information regularly.
- **Regularly review your account activity.** Check your account statement or online account at least once a month. If you see anything unusual, contact your local credit union right away.
- **Double check before providing any personal financial information.** If you receive an email, text message, or social media message asking for personal financial information, verify the nature of the request by calling or visiting your local credit union branch first.
- **Sign up for *MemberDirect*® Alerts.** You will receive a text message or email if certain changes are made to your account, such as the addition of a new bill payment vendor or if your balance drops below a pre-set amount. Ask your local credit union for details.



Credit Unions of Ontario



Central 1®



protect Yourself Online!

- ▶ NEVER share your passwords and select a complex password of letters, numbers and symbols.
- ▶ After completing any sort of financial transaction online, make sure you sign out of the website and clear your internet file/cache.
- ▶ Before giving your credit card number or other financial information to a business, make sure that their website is protected and secured. Look for a lock symbol located somewhere on the browser or make sure the URL begins with <https://>.
- ▶ Chain letters and phony investment schemes try to win your confidence with false promises of incredible returns – they're only after your personal and/or credit information.
- ▶ Today the vast majority of young people in Canada use social networking websites such as Facebook. Identity thieves can take simple information such as your birthday or your pet's name as clues to common passwords and steal your identity.
- ▶ Install firewall, antivirus, anti-spyware, and security software and keep it up-to-date.

The Number One Habit of Smart Investors - Check out your Advisor

Choosing a financial advisor is an important decision. You'll be relying on your advisor for guidance about your money, so it's important to pick someone you know you can trust. Licensed advisors are overseen by regulators and must complete education programs before and after they are registered. They can be subject to disciplinary hearings and sanctions if they misstep. Canada's securities regulators provide helpful information about choosing an advisor, his/her qualifications, and whether there have been complaints or investigations about the person. You can look up your advisor's and dealer's registrations by visiting the regulators' website at aretheyregistered.ca.

At the same time, you can check your potential advisor's discipline history. The discipline registry includes the names of people who have been subject to penalties or disciplinary action, no matter how serious the error was or how long ago it took place.

For more information on working with your advisor, visit IFIC.CA/Investor-Centre.

Take the Financial Fraud Test

Investing is a great way to grow your savings. But you can lose it all to fraudsters if you fall for a “too good to be true” scam. Take our quick quiz to see how savvy you are.

Q Fraudsters only target wealthy people.

False. One-third of fraud victims are scammed for less than \$1,000.

Q Fraudsters never target the same person twice.

False. Some fraudsters try to con victims a second time by promising they'll recover the original money lost.

Q Scam artists look sleazy, operate out of a suitcase, and are easy to spot.

False. Many scam artists look professional, seem genuine, and have offices that look legitimate.

Q You'll be okay if you only trust people you know.

False. Fraudsters often befriend respected members of clubs and organizations to gain the trust of members.

Q People who use financial advisors are less likely to become fraud victims.

True. People with advisors are more likely to talk to their advisor about schemes they're offered by third parties.

To report suspected fraud, contact your local police.

To learn more about how to protect yourself from financial fraud, visit www.getsmarteraboutmoney.ca



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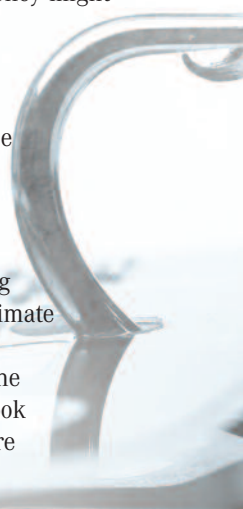
The Investment Funds
Institute of Canada

What is Phishing?

Phishing is typically an email scam which tries to deceive people into thinking a legitimate organization is requesting private information. Also called “brand spoofing,” phishing is the creation of email messages and web pages that are replicas of existing, legitimate sites and businesses. These websites and emails are used to trick users into submitting personal, financial, or password data.

WHAT TO LOOK FOR...

- ▶ A phishing message is intended to get a quick reaction from you, using upsetting or exciting information demanding an urgent response, or employ a false pretense or statement. Phishing messages are normally not personalized.
- ▶ Typically, phishing messages will ask you to **update, validate, or confirm** your account information, etc., to avoid negative consequences. They might even ask you to make a phone call.
- ▶ **The information being sought can include:** Social Insurance Numbers, full name, date of birth, full address, mother’s maiden name, username and password of online services, driver’s license number, personal identification numbers (PIN), credit card information (numbers, expiry dates and the last three digits printed on the signature panel) and bank account numbers.
- ▶ Often, the message or associated website includes official-looking logos and other identifying information taken directly from legitimate websites. Government, financial institutions and online payment services are common targets of brand spoofing. In some cases, the offending site can modify your browser address bar to make it look legitimate, including the web address of the real site and a secure https:// prefix.



HOW TO PROTECT YOURSELF

- ▶ Be suspicious of any email or text message containing urgent requests for personal or financial information (financial institutions and credit card companies normally will not use email to confirm an existing client's information).
- ▶ Contact the organization by using a telephone number from a credible source such as a phone book or a bill.
- ▶ Never email personal or financial information.
- ▶ Avoid embedded links in an email claiming to bring you to a secure site.
- ▶ Get in the habit of looking at a website's address line and verify if it displays something different from the address mentioned in the email.
- ▶ Regularly update your computer protection with anti-virus software, spyware filters, email filters and firewall programs.
- ▶ A number of legitimate companies and financial institutions that have been targeted by phishing schemes have published contact information for reporting possible phishing emails as well as online notices about how their customers can recognize and protect themselves from phishing.
- ▶ Regularly check your bank, credit and debit card statements to ensure that all transactions are legitimate.
- ▶ Always report phishing. If you have responded to a suspicious email, report it to info@antifraudcentre.ca

To Learn More...

Canadian Anti Fraud Centre

1.888.495.8501

www.antifraudcentre.ca

Canadian Ministry of Public Safety

www.publicsafety.gc.ca/cybersecurity

Ontario Provincial Police

www.opp.ca

Royal Canadian Mounted Police

www.rcmp.ca



Report insurance fraud.

1-877-IBC-TIPS

They cheat.

You pay.

Stop insurance fraud.

- Together, we can all fight insurance fraud.
- Insurance fraud is a serious crime with serious consequences.
- Staged “accidents,” exaggerated claims, dishonest rehab clinics and shady tow truck drivers and repair shops are all part of the problem.

Call *anonymously*, toll-free, 24/7:

1-877-422-8477

Or submit a confidential tip online at **www.ibc.ca**

IBC  BAC

OLG is committed to preventing fraud.



Here's why:

At OLG we're building Ontario's trust in our Lottery and Casino games. We conduct our business openly and honestly and provide Ontarians with games that are fair. One way we are doing this is to use a new, revolutionary and powerful analytic tool called Data Analysis and Retrieval Technology (DART) system to detect and prevent potential fraudulent behaviour. We are taking measures to ensure that the right prize goes to the right person, so that Ontarians can enjoy their favourite OLG games with peace of mind. For more information on this or for any questions related to OLG, call us at 1-800-387-0098 or visit us online at www.olg.ca.

Know your limit

Play within it

knowyourlimit.ca

olg.ca



You Have Won!!!

Lottery Emails

There has been an ever-growing number of **SCAM LOTTERY EMAILS** advising consumers they have hit the jackpot. You need to consider the following when you receive a solicitation of this kind.

- ▶ You cannot win without first buying a lottery ticket.
- ▶ Legitimate lotteries do not notify winners by email.
- ▶ They do not randomly select email addresses to award prizes to.
- ▶ They do not use free email accounts (Yahoo, Hotmail, etc.) to communicate with you.
- ▶ They do not tell you to call a mobile phone number.
- ▶ They do not tell you to keep your winnings secret.
- ▶ They will never ask a winner to pay any fees up front (like taxes or a security deposit) to receive a prize, lottery or sweepstake!
- ▶ **Remember, if you don't recognize who sent you the email - DELETE IT!**




People tend to think of break-ins in strictly physical terms – that is, illegal access to your home or business, and items stolen or damaged.

But break-ins can have a negative impact on a person's mental well-being. Victims often speak of a sense of violation, which can lead to feelings of fear, anger and emotional distress – and especially in children or the elderly.

To protect your loved ones, your home, your property and yourself against crime, you are encouraged to read the pages that follow and to take steps to improve security in and around your home. **Practice crime prevention in your daily life.**

This booklet provides general information on keeping your home, and your personal and financial information secure. For further information we encourage individuals, families and community groups to contact their local police service or crime prevention association.

CRIME PREVENTION It's up to all of us...



Ontario's police leaders believe that crime prevention truly is a shared responsibility. That is why the Ontario Association of Chiefs of Police is working with the Government of Ontario and community partners throughout the province to develop the Ontario Model for Community Mobilization and Citizen Engagement. This model recognizes that crime prevention in all its forms MUST involve the community to ensure success and sustainability.

Do your part to build strong and safe communities:

- ▶ Discuss crime prevention with your family, friends, neighbours and co-workers
- ▶ Protect your family, your property and yourself
- ▶ Get involved in your community
- ▶ Speak up for victims of crime
- ▶ Learn more about the Ontario Model for Community Mobilization and Citizen Engagement*

**For more information on the Model and how you can help build a safer and better Ontario, please contact us at info@OACP.ca.*

TRACE™

TM/MC

IDENTIFIED

What is it?

1. The TRACE™ pen is an application device filled with 1,000s' of tiny metallic discs suspended in a phosphorus adhesive (visible with a black light) that is difficult to remove and hard to find.
2. Each tiny disc, about the size of a grain of sand is laser-etched with a unique PIN (Personal Identification Number) that can be linked to the property owner through the TRACE™ Identification Network. Essentially creating DNA for the user's property.
3. Property owners can mark roughly 50 items per TRACE™ pen.

Trace™

- ▶ Enables police to identify stolen property
- ▶ Enables police to return your stolen property
- ▶ Enables you, through theft prevention, to make a difference in your community

The TRACE™ organization is built around the marking and locating of personal assets. Using a simple tool – the TRACE™ pen – you can invisibly mark and then easily register their valuables online in a secure centralized database.

Identify Your Property

TRACE™ Identified is currently available at Home Hardware Stores or online at www.traceidentified.com

Endorsed by the
Ontario Association of Chiefs of Police



Order online at www.traceidentified.com
and SAVE \$10 using the promo code OACP

traceidentified.com



HOME SECURITY

Myths & Facts

Almost everyone has an opinion on trends in break-and-enters – why they occur or how to prevent them. Here are some facts regarding a few myths about break-ins.

MYTH Most residential break-ins happen at night.

FACT Most residential break-ins actually happen during the day, when the majority of people are not at home.

MYTH A chain lock offers good security.

FACT People buy chain locks in the belief that they provide adequate protection when answering the door. But the fact is that chain locks actually offer very little protection against the threat of a forced entry, and can result in a false sense of security when a superior lock is disengaged. A wide-angle peephole on your door is far superior because it will allow you to see who is outside your door while preventing the person from seeing inside your home, and possibly breaking the chain lock.

MYTH An alarm system is all that I need to protect my home and family.

FACT Residential alarm systems do indeed offer an increased level of security and some deterrence to criminals. However, they should not be considered as exclusive replacements for other home security measures, but should be used in conjunction with them.



TIPS FOR SECURING YOUR HOME

In the hustle and bustle of everyday life it is easy to forget about home security. However, it is important to remember that your home is a prime target for thieves looking for valuables they know will be in your home, especially when you are not.

There are a number of simple, yet effective, ways that you can keep your home safe and secure all year round.

DETER BREAK-INS

Your first line of defence in home security is installing an alarm system and displaying the alarm company's decal in a visible location. A home alarm can be an effective deterrent for thieves looking for an easy target.

Equip your entry doors with deadbolts and install outdoor motion-sensor lights. Trim shrubbery to eliminate hiding places for unwanted visitors.

ALWAYS APPEAR TO BE HOME

An occupied home is a less attractive target than a vacant one. Any steps you can take to make your home appear occupied when you are away can help lessen the likelihood of a break-in.

Install timers to internal and external lights, and set TVs and radios to turn on and off in your absence. Stop mail service and ask a neighbour to take care of your garbage.

REDUCE FALSE ALARMS

Playing an active role in reducing false alarms will help ensure response personnel will be available when true emergencies arise.

Ensure your alarm monitoring station's "call list" is always updated. This includes adding the phone numbers of any caretakers who will be watching your home while you are away. Give your caretaker your alarm passcode and monitoring station's phone number so they can notify personnel of accidental false alarms.



If **YOU** are involved in a collision,
COLLISION REPORTING CENTRES
are here to help!

\$2,000 or more combined vehicle damage must be reported to Police.

Report the collision to the Police at the **Collision Reporting Centre** when there are:

- No injuries
- No Criminal Activity
- No Dangerous Goods

Exchange information at the scene, then conveniently report in the safety of your local Collision Reporting Centre as soon as possible. Our professional and courteous staff will guide you through the process with Police, and if you wish to report to your Insurer, they will assist you for convenient "One Stop Service"!

Our "Damage Reported to Police" Sticker program and photographs of all vehicles brought to our Collision Reporting Centres help to prevent insurance fraud.

Accident Support Services has 29 offices across Ontario to serve you!

For more information and locations please
visit our website at www.accsupport.com
or call 1-877-895-9111

PROUD TO SUPPORT THE 2016 CRIME PREVENTION CAMPAIGN



10 Ways to help reduce AUTO THEFT

When leaving your vehicle remember.....

1. Never leave your vehicle running unattended.
2. Lock all doors.
3. Remove all valuables.
4. Completely close all the windows.
5. Park in well-lit locations.
Avoid isolated areas.
6. Install an alarm system with a kill switch.
7. Install a steering wheel locking device.
8. Install a locking fuel cap.
9. Install a vehicle tracking system.
10. Install an ignition or fuel kill switch.

WE ARE READY FOR YOU!



Police Foundations Diploma | *2-Year Diploma*

Humber's two-year Police Foundations diploma program focuses on the practical law enforcement and human relations skills required to police modern, socially, ethnically and technologically diverse communities. Students will learn how to investigate criminal offences, intervene in crisis situations and model ethical and professional behaviour.

Protection, Security & Investigation | *2-Year Diploma*

Humber's program is designed to meet both public and private sector demand for graduates who have expertise in protection, security and investigation, as well as strong knowledge of the criminal, and civil justice systems in Canada. Graduates find work as officers in airport security, border services, corrections, immigration and private security. Curriculum includes courses to prepare students to write licensing examinations which are mandatory for private investigators and security guards in Ontario.



HUMBER

School of Social &
Community Services

communityservices.humber.ca

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CHANGING LIVES**



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Hire a Canadian Security Association
member today.**

www.canasa.org | 1 (800) 538-9919



CANASA

Canadian Security Association
L'Association canadienne de la sécurité



On behalf of the Ontario Association of Chiefs of Police, I would like to thank the following partners for their support in the 2016 Crime Prevention Campaign. If you would like more information on this or any other OACP campaigns, please email oacpadmin@oacp.ca.



Ron Bain
Executive Director, OACP



www.oacp.ca