PROTECTION FROM FINANCIAL FRAUD

The impact fraud can be overwhelming and scary for anyone. Being a victim of fraud is very violating and can take a lot of work to correct. Here are some strategies to help be more aware of fraud and how to lessen the chances of becoming a victim.

The World of Scams
There are many types of scams in the world. Most are trying to get personal information from you, like banking information, credit card numbers, or personal identity information. Scammers get this information through scams by email, over the phone, social media, and even in-person. Scams can affect anyone at any age. Protecting your personal information and identity from scammers is critical.

Here are some ways to keep your information private:
- Improve password protection
- Change passwords often
- Never give out passwords or personal information
- Shred old documents with personal information
- Screen phone calls from unknown or blocked numbers
- Carefully scan received emails

Notice the Red Flags
Scams happen constantly all over the world. They usually have common red flags that should alert you that it might be a scam.

- Offers that sound “too good to be true”
- Unsolicited phone calls
- Social media requests from unknown people
- Urgent requests for information or money
- Spelling, grammar, or logo mistakes
- Proposals for wire or electronic money transfers
- Suspicious links directing you to “refunds”

Reporting Financial Fraud
If you think you may have been victim to fraud, there are some key steps you should take immediately to reduce the risk of losing more and to protect your personal information. You should:
- Report it. Call your local police department and the Canadian Anti-Fraud Centre 1-888-495-8501
- Stop any communication with the fraudster
- Notify your financial institution and creditors
- Change all passwords for online accounts
- Monitor your credit report for changes
- Protect your devices. If your computer, laptop, cell phone etc. may be affected, ensure they have appropriate security software installed.

Questions
Contact our Financial Literacy Coordinator
Tony Davis
E: tonyd@metisnation.org
P: (705) 527-4962

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