

# Protect yourself from fraud



## Guide for members



**Your Caisse Alliance** protects you against fraud and provides secure transaction services. However, scammers have you in their sights. They are constantly coming up with new ways to extort money from their victims.

Scammers do not discriminate. They target people of all backgrounds, ages and income levels. Their only mission is to lighten your wallet. Every dollar sent to a scammer is a lost dollar. Vigilance is essential since new forms of fraud appear every day.

Be especially wary of urgent money requests requiring strict confidentiality. Scammers are manipulators who do not lack imagination. They know what to say to get what they want.

The #1 best practice in fraud prevention is to know this reality, to recognize the main schemes used by scammers and to protect your personal information.

## Top fraud schemes

### ► Phishing

Phishing scams are all about tricking you into handing over your personal and banking details to scammers. You receive an email or a text message requiring action by clicking a link through to a fake website.

Scammers can easily copy the logo or even the website of a real organization to make the fake website and message look authentic.

Scammers collect your banking and personal information you are asked to enter on the website, such as username, password and personal information, then use it to hack into your email, to funnel money or to steal your identity.

The emails you receive may seem like they are coming from a legitimate source, however financial institutions or the government will never ask you to send personal information by email.

Do not assume that the email is coming from a legitimate source. Be wary if asked to visit a website to “update” or “validate” your information.

### ► Overpayment Scam

If you are selling a product or service online or through newspaper classifieds, you may be targeted by an overpayment scam.

In response to your advertisement, an alleged buyer, actually the scammer, will send you a cheque or money order for a higher amount than the agreed price to pay for the products or services rendered.

The scammers will tell you that the overpayment was simply a mistake or may make up an excuse. They will then ask to be reimbursed for the overage by doing a money transfer.

You will later learn that the cheque is fraudulent or returned for insufficient funds. As a result, the goods and services, as well as the overpayment transfer, are lost. You will then lose the amount transferred and products or services rendered.

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## Best practices to prevent fraud

### 1. Recognize phishing emails

#### Signs that an email may be fraudulent:

- You are asked to do something quickly due to an emergency.
- You are told that there is a problem with your bank account.
- You are asked to click on a link to resolve the situation.
- You are led to believe that you are entitled to a financial gain or an advantage.

#### If you recognize any of these signs:

- Do not click on any links.
- Do not open any attachments.
- Delete the email.
- Contact your financial institution using official contact information or visit your branch.

### 2. Protect yourself from overpayment fraud

- Beware of buyers sending you more than the asking price.
- If you receive a payment in excess of the agreed amount, refuse it and return it to the buyer.
- Ask the buyer to return the exact payment before delivering the items or providing the services.
- Get all the buyer's details: name, address and phone number.

**Be aware that if you deposit a cheque or make a money transfer, you are responsible!**

### 3. Secure your computers and mobile devices

Using security software for computers and mobile devices can reduce the risk of viruses and malware. Make sure to update them regularly as you do with your operating systems and all other software and apps you use.

## Do you think you have fallen victim to fraud?

### Contact your Caisse Alliance immediately

#### > NORTHWEST REGION

Hearst Branch.....	705 362-4308
Longlac Branch.....	807 876-1636
Mattice Branch.....	705 364-4441

#### > CENTRAL NORTH REGION

Kapuskaing Branch.....	705 335-6161
Fauquier Branch.....	705 339-2221
Moonbeam Branch.....	705 367-2302
Opasatika Branch.....	705 369-2561
Smooth Rock Falls Branch.....	705 338-2731
Val Rita Branch.....	705 335-6577

#### > NORTHEAST REGION

Timmins Branch.....	705 268-9724
Iroquois Falls Branch.....	705 232-5211
Val Gagné Branch.....	705 232-6877

#### > NIPISSING-WEST REGION

Verner Branch.....	705 594-2388
Alban Branch.....	705 857-2082
Argyle Branch.....	705 757-2662
Markstay Branch.....	705 207-6800
Noëlville Branch.....	705 898-2350
St. Charles Branch.....	705 867-2002
Warren Branch.....	705 967-2055

#### > CENTRAL NIPISSING REGION

Sturgeon Falls Branch.....	705 753-2970
Field Branch.....	705 758-6581

#### > NIPISSING-EAST REGION

North Bay - Cassells Branch.....	705 474-5650
North Bay - Ferris Branch.....	705 474-5650
Bonfield Branch.....	705 776-2831
Mattawa Branch.....	705 744-5561

### Contact your local police

Report all fraud to the Canadian Anti-Fraud Centre at [www.antifraudcentre-centreantifraude.ca](http://www.antifraudcentre-centreantifraude.ca)