

Trauma of IDENTITY THEFT

1 in 6 Canadians or members of their families are victims of identity theft annually.

Identity theft is a serious criminal activity. Victims of identity theft have bank accounts wiped out, credit histories ruined, jobs and valuable possessions taken away and are arrested for crimes they did not commit. It can take years to clear your name, only to find out that someone is still using your identity. Identity theft violates your privacy. It is both financial and emotional and can be very traumatic.

For victims of identity theft, one of the most frustrating aspects is proving you are the victim - not the criminal who is using your name. It is difficult to come to terms with the fact that the loss and injury have been caused by the deliberate actions of another individual, especially if the criminal is someone you trusted - a colleague, an employer, a friend or family member.

Reactions to Being Victimized

Victims can struggle with feelings of shock, fear, shame, anger, helplessness, disbelief, guilt, confusion, and frustration. A period of disorganization may follow, characterized by distressing thoughts about the event, nightmares, depression, and a loss of confidence and esteem. You feel insecure and do not know who to trust or rely on for understanding and help. You want to know why this happened and why it happened to you. You do not know how to fix it. You may feel depressed and unable to focus, and your emotions may be unstable. Despite practical assistance and support from family, friends, and professionals, you may feel vulnerable and alone.



You may need help finding your way through the paperwork and dealing with credit bureaus, government agencies, collectors, and creditors. You may also have difficulty dealing with a complex criminal justice system. Victims understandably become frustrated when charges are not brought against the individual who caused the harm. A victim may become bitter, angry and disillusioned with the entire criminal justice process. Criminal victimization is a frightening, unsettling experience. It is unpredictable, largely unpreventable, and often unexpected. It is debilitating and demoralizing. Its effects can be long-term and difficult to overcome. After the crime, victims need to:- feel safe; deal with and express their feelings of self-blame, anger, shame, sadness, denial or rage at the threat to their security; and know what will happen during the investigation of the crime and in the legal proceedings.

Recovery from Victimization

Recovering from victimization can be a complicated and emotional process. The recovery process may involve long-term crisis reactions such as-

- health problems related to the stress of the victimization (headaches, high blood pressure)
- eating problems (no appetite, over eating, feeling nauseated)
- sleeping problems (insomnia, nightmares)
- relationship problems (resulting from crankiness and irritability, and not being able to trust others)

How to Help Your Emotional Recovery?

- **Come to terms with your feelings** - it is normal to feel uncertain about the future as your financial security has been threatened.
- **Take responsibility for what you can change** - do not blame yourself for what you cannot change.
- **Give yourself what you need** - your time, attention, energy, and effort.
- **Establish your support network.**
- **Recognize the good in this situation** - an opportunity to be more capable, organized & empowered.

How to Minimize Your Risk

- ✓ Do not input personal information on update emails.
- ✓ Do not carry your SIN card or birth certificate.
- ✓ Check monthly statements for unauthorized activity and shred before discarding.
- ✓ Do a yearly credit check on yourself.
- ✓ Sign all credit cards when you receive them.
- ✓ Never loan your credit cards to anyone.
- ✓ Cancel inactive credit cards and keep a list of the ones you use regularly.
- ✓ Immediately report lost or stolen credit cards and any discrepancies in your monthly statements to the credit card company.
- ✓ Never leave receipts at bank machines, bank wickets, in trashcans, or at unattended gasoline pumps - destroy all paperwork you no longer need.
- ✓ Never provide personal information such as SIN, birth date, credit card numbers, or PIN over the telephone unless you initiate the call.
- ✓ Promptly remove mail from your secure mailbox and do not leave mail lying around.
- ✓ Shred (destroy) pre-approved credit card applications, credit card receipts, bills and related information when no longer needed.
- ✓ Avoid keeping a written record of your bank PIN number(s), SIN and computer passwords, and never keep this information in your wallet.
- ✓ Do not respond to mail or telephone solicitations disguised as promotions or surveys offering instant awards designed to obtain your personal details including credit card numbers.



The BC Securities Commission has warned the public to look out for frauds using social networking sites.

Investment fraudsters can obtain a lot of personal information on these sites, including information about potential victims, their families and friends, what they do, and where they are during the day.

**For confidential assistance
Brown Crawshaw 1.800.668.2055
www.browncrawshaw.com**