



# FRAUD FIRST AID KIT

Support Guide for Clients






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# NAVIGATING FRAUD AND SCAMS

This Fraud First Aid Kit is designed to guide you through the necessary actions to assist you following a fraud event. We've broken the process down into four sections:

- ☐ **Priority #1: Take immediate action** **4**
  -  **As soon as possible**  
Focuses on the urgent steps to stop further damage and regain control right away.
- ☐ **Priority #2: Repair and rebuild** **7**
  -  **Within 30 days**  
Guides you through cleaning up any damage to your accounts and credit, and restoring your sense of security.
- ☐ **Priority #3: Stay protected and prevent future fraud** **10**
  -  **After Priorities 1 and 2, ongoing**  
Helps you establish long-term habits and safeguards to feel confident and secure moving forward.
- ☐ **Resources** **12**
  - Includes a fraud contact and recovery log and a resource directory.

You don't need to tackle everything at once. This guide provides a clear path forward and we are here to assist you.

# PRIORITY #1: TAKE IMMEDIATE ACTION



Your immediate goal, requiring action as soon as possible (ASAP), is to secure your accounts and protect your identity.

## Step 1: Secure your accounts and identity

- ☐ **Lock debit or credit cards that may be impacted:** Log in to ATB Personal and click “More” in the primary navigation from the Overview screen. From the More menu, click “Manage debit or credit cards”. On the Manage Cards screen, (if not already selected) select the debit card you want to lock or unlock. Below the image of the card, toggle Lock card ON or OFF as desired (if ATB has already locked your card due to suspicious activity, you’ll see a message noting that and directing you to call the ATB Client Care team).
- ☐ **Call ATB right away.** Reach our Client Care Team at 1-800-332-8383 or visit any branch. We’ll help you freeze or close compromised accounts, cancel/replace cards, and update passwords/PINs.
- ☐ **Alert the credit bureaus.** Contact Equifax at 1-800-465-7166 and TransUnion at 1-800-663-9980 to place a fraud alert on your file. This prompts lenders to verify your identity before approving credit (free, lasts up to six years).
- ☐ **Change passwords.** Update logins for online banking, email, shopping sites (e.g. Amazon, PayPal), and any accounts sharing the same password. Use strong, unique passphrases and verify that your two-factor authentication (2FA) phone number and email is accurate and that your phone and email accounts are secure with complex passwords and security features enabled.
- ☐ **Check your devices.** Consider completing a comprehensive device scan on the devices you use to access personal accounts ie; online banking, email accounts at a local and reputable company.
- ☐ **Check your email accounts:** Look for notifications of suspicious activity or login attempts. Check your sent and deleted folders to ensure nothing was sent out on your behalf. Check email forwarding and recovery settings for unauthorized changes.

## Step 2: Document everything

- ☐ **Save all related materials.** Keep screenshots of scammer messages/emails, bank/card statements showing fraud, communications with institutions.
- ☐ **Keep a recovery log:** Note who you spoke with, when, and what was discussed/done. This is vital for follow-ups.
- ☐ **Optional: Fill out Alberta's Identity Theft Statement:** This government form can support your case with police or institutions. [Search "Alberta Identity Theft Statement" online].

## Step 3: Report the fraud

- ☐ **File a police report:** Call your local non-emergency police line. Get a case number for reference.
- ☐ **Report to the Canadian Anti-Fraud Centre (CAFC):** Call **1-888-495-8501** or report online at [antifraudcentre-centreantifraude.ca](https://antifraudcentre-centreantifraude.ca). Reporting helps combat larger fraud networks.
- ☐ **Contact government agencies if needed:**
  - Social Insurance Number (SIN) compromised: Service Canada **(1-800-926-9105)**
  - Passport lost/stolen: Passport Canada **(1-800-567-6868)**
  - Mail redirected: Canada Post **(1-866-607-6301)**
  - Personal identification (ID) lost/stolen: Alberta Registries

**My notes:** Add reference numbers here, such as police file number, CAFC report number, Service Canada interaction IDs.

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## Step 4: Prioritize your well-being

Support is available:

- Alberta Mental Health Help Line: **1-877-303-2642**
- Calgary Victim Assistance Support Team (VAST): **403-428-8398**
- Red Deer City Victim Services Unit (Red Deer VSU): **403-406-2345**
- Edmonton Crime and Trauma-Informed Support Services (CTISS): **780-421-2217**
- Distress Centre (Calgary): **403-266-HELP (4357)**
- Distress Line (Edmonton): **780-482-HELP (4357)**

You've taken the crucial first step by taking action. Securing accounts, documenting and reporting are major milestones. Priority 2 focuses on restoration and rebuilding confidence.

# PRIORITY #2: REPAIR AND REBUILD



You've secured your accounts and reported the fraud. Now, the goal over the next 30 days is to repair the damage and rebuild confidence.

## Step 1: Review and dispute fraudulent activity

- ☐ **Review accounts thoroughly:** Check bank/credit card statements (past three-six months) for test charges, unauthorized subscriptions/payments or new accounts/loans you didn't open.
- ☐ **Report suspicious activity to ATB:** We'll help file disputes and investigate transactions. Keep your case number and recovery log ready.
- ☐ **Stay vigilant against those who promise to help:** It's critical to be mindful of the additional risk of recovery scams. Scammers can use the emotional distress of previous fraud to re-victimize people. Legitimate organizations will never ask for payment or personal information upfront to recover lost funds. If you're unsure about whether a recovery offer is legitimate, contact ATB.

**My notes:** *List any suspicious transactions or dispute reference numbers provided during the initial reporting call.*

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## Step 2: Repair and monitor your finances

- ☐ **Request updated credit reports:** Get free copies from Equifax Canada and TransUnion Canada.
- ☐ **Check for errors:** Look for unknown inquiries, unknown accounts or incorrect personal details.
- ☐ **Dispute errors:** Follow each bureau's online process. Include your police report (if filed), the Alberta Identity Theft Statement and a note requesting removal/correction. They must respond within 30 days.
- ☐ **Connect with a financial advisor:** Working with an advisor can help you develop a financial plan to ensure your investment goals are aligned.
- ☐ **Schedule a follow-up check:** Review your reports again in three to six months.

**My notes:** *List any confirmation numbers or reference IDs received from Equifax or TransUnion when submitting disputes about fraudulent entries on credit reports.*

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## Step 3: Maintain communication

- **Follow up regularly:** Ask when you should follow up to check on claims/disputes with any institution, referencing your case number.
- **Keep your recovery log updated:** Document every call, email and letter.
- **Know when to escalate:** If stuck, review [ATB's Client Feedback Policy](#).



## Step 4: Reclaim your identity

- ☐ **Report lost or stolen ID documents:** Visit Alberta Registry for driver's licences, call Passport Canada **(1-800-567-6868)** for passports, contact Alberta Health for health cards.
- ☐ **Review your Canada Revenue Agency (CRA) MyAccount:** Check address, direct deposit and activity. Report issues to the CRA immediately.
- ☐ **Audit major online accounts:** Review security settings (e.g. backup emails, 2FA) in email, social media and any financial tools. Close and recreate accounts if compromised.

**My notes:** *List any driver's licence or passport application numbers, the dates these IDs were requested/received, or CRA reference numbers from calls.*

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## Step 5: Acknowledge progress and continue self-care

Every resolved issue is a win. Track your successes (e.g. "Credit report fixed," "Fraudulent charge reversed"). You're rebuilding. Emotional recovery is also crucial. If stress lingers, support is still available:

- Alberta Mental Health Help Line: **1-877-303-2642**
- Calgary VAST
- Red Deer VSU
- Edmonton CTISS
- Talk to trusted friends or family

# PRIORITY #3: STAY PROTECTED AND PREVENT FUTURE FRAUD



You've navigated the immediate and medium term action steps. Now, the ongoing goal, starting after completing Priorities 1 and 2 is to stay protected. This involves maintaining vigilance and implementing practices to protect yourself long-term.

## Step 1: Grow your knowledge

- ☐ **Visit ATB.com/fraud:** Review the latest fraud prevention Good Advice.
- ☐ **Free Anti-Fraud Training Security:** If available, sign up for the free training as it will help you recognize and defeat some of the most common tactics cybercriminals use (and it only takes 35 minutes to complete).

## Step 2: Maintain your safeguards

- ☐ **Keep fraud alerts active:** Renew alerts with Equifax/TransUnion before they expire (up to six years).
- ☐ **Practice information hygiene:** Share SIN/IDs only when necessary, shred sensitive documents, carry minimal ID. Never provide it to anyone you do not know.
- ☐ **Explore insurance options:** Contact your insurance provider to learn about policies that may cover identity theft fraud and cybercrime.

## Step 3: Strengthen digital security

- ☐ **Use strong, unique passphrases:** Avoid repeats by creating unique, complex passwords for each account (e.g. RiverStone\$94Sunset). Consider a password manager (e.g. Bitwarden, Dashlane, 1Password).
- ☐ **Enable Two-factor authentication (2FA):** Use 2FA for banking, email, social media, CRA/MyAlberta accounts.
- ☐ **Enroll in Passkey or Biometrics:** When possible, enroll in Passkey, which offers secure, convenient access to accounts and features advanced encryption and biometric authentication.
- ☐ **Keep devices updated & backed up:** Enable auto-updates for software/browsers. Back up important files securely. These are foundational digital safety practices with a big impact.

## Step 4: Stay informed

- ☐ **Follow trusted resources:** Canadian Anti-Fraud Centre, GetCyberSafe.ca, ATB's fraud alerts/tips.
- ☐ **Consider fraud prevention education:** Look for workshops (e.g. Money Mentors Alberta) to educate yourself on current scams.
- ☐ **Talk about it:** Share your experience with others to help reduce the stigma and make it harder for fraudsters.

## Step 5: Monitor emotional well-being

Lingering anxiety or stress is common. If needed:

- **Reach out:** Talk to friends, support lines, or a counsellor.
- **Call Alberta's Mental Health Help Line:** 1-877-303-2642.

## Step 6: Monitor emotional well-being

You now have the tools and knowledge you need to recognize and deflect threats. If you encounter something suspicious:

- **Pause:** Don't respond or click immediately.
- **Disconnect:** End the conversation, close the email, block the number.
- **Call ATB:** 1-800-332-8383.
- **Report:** Contact the Canadian Anti-Fraud Centre.

# ADDITIONAL RESOURCES

## Fraud contact and recovery log

Organization	Date and time	Contact person, case number and notes

## Resource directory

Support	Organization	Contact
Reporting fraud or identity theft	ATB Client Support	1-800-332-8383 <a href="https://www.atb.com">ATB.com</a>
Tracking fraud trends and reporting scams	Canadian Anti-Fraud Centre	1-888-495-8501 <a href="https://antifraudcentre-centreantifraude.ca">antifraudcentre-centreantifraude.ca</a>
Credit reports and fraud alerts	Equifax	1-800-465-7166 <a href="https://consumer.equifax.ca">consumer.equifax.ca</a>
	TransUnion	1-800-663-9980 <a href="https://transunion.ca">transunion.ca</a>
Replacing stolen IDs	Alberta Support Page	<a href="https://alberta.ca/id-requirements-for-identification-cards">alberta.ca/id-requirements-for-identification-cards</a>
SIN misuse	Service Canada	1-800-926-9105
Lost or redirected mail	Canada Post	1-866-607-6301
Non-emergency police support	Calgary Police Service	403-266-1234
	Red Deer RCMP	403-406-2200
	Edmonton Police Service	780-423-4567
Mental health and emotional support	Alberta Mental Health Help Line	1-877-303-2642
Victim support services	Calgary VAST	403-428-8398
	Red Deer VSU	403-406-2345 <a href="https://reddeercityvsu.ca">reddeercityvsu.ca</a>
	Edmonton CTISS	780-421-2217
Banking or credit bureau complaints	Financial Consumer Agency of Canada	<a href="https://fcac-acfc.gc.ca">fcac-acfc.gc.ca</a>
Consumer protection and legal rights	Service Alberta	<a href="https://alberta.ca/consumer-protection">alberta.ca/consumer-protection</a>