

# Watch out for 'phishing' on your e-mail, warn police

By Dennis Smith  
SPECIAL TO THE CHAMPION

Another 'phishing' season is underway and e-mail users are warned not to get hooked.

The Financial Consumer Agency of Canada (FCAC) says phishing involves e-mails where fraud artists pretend to represent banks and request private information, which thieves then use to access accounts.

An e-mail received recently by The Champion informed the recipient their Royal Bank account had a problem and requested that any password changes be reported. The e-mail included the bank's logo.

RBC Royal Bank's director of media and public relations advises customers never to share their on-line banking password or any personal identification.

"RBC employees are never authorized to ask those questions," said Beja Rodeck.

In the e-mail cited above, the link for verifying account activity has since been closed.

Rodeck said the bank works with enforcement agencies to shut down phishing links once they are detected.

But phishing expeditions are unpredictable and can't be prevented, she said.

"All banks get these e-mails and many organizations face this type of problem. Basically, these things have been around for a couple of years," said Rodeck. "We're doing a lot of work to educate customers about fraudulent e-mails. We have information in our branches."

She said if a client's information is compromised through no fault of their own, they will be reimbursed for any losses.

Rodeck agreed customers can go directly to their bank branches if they're notified of problems or asked to provide information.

RBC Royal Bank has a fraud line for customer inquiries at 1-800-769-2555.

A Halton Regional Police official said those sending phony e-mails are very good at copying company logos and making their requests seem legitimate.

"We've seen this before and then an alert to the public goes out," said Det. Sgt. Joe Barker. "Afterwards when the

dust seems to settle and we've alerted the public, they come back."

He recalled previous phishing attempts aimed at bank accounts of RBC Royal Bank and CIBC customers.

"The Internet has opened up a world of fraud," said Barker. "People need to act extremely cautiously when dealing with anything over the Internet."

Barker advises against doing business over the Internet or the phone when it involves personal accounts. Requests by mail should also be double-checked, said the sergeant.

"Before you give information to anyone, confirm they are legitimate," he said. "I'm constantly amazed at people who turn over information without second guessing it."

Barker said when informed of a problem with their account, customers should handle it in person.

"Go into the branch and speak to the manager in the bank," said Barker. "Don't meet anyone in parking lots or

restaurants."

He added customers should call or visit their local bank branch instead of phoning the number on the letterhead of correspondence sent to them.

Barker said mass e-mails can be sent, even to non-customers of the banks, in the hopes that a few consumers will be tricked. He said he's not sure where the latest phishing scam originated because they're usually bounced through three or four locations.

Barker said phishing scams are investigated by the OPP and RCMP because they have the international resources they can use.

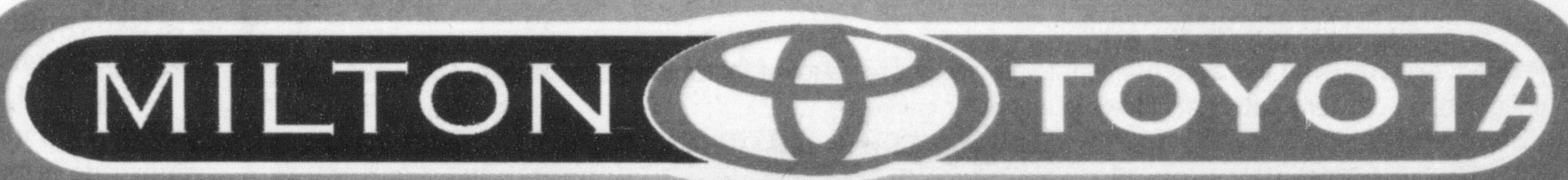
The FCAC is also warning of a similar scam called vishing (short for voice phishing) that mimic eBay or PayPal and direct targets to a false customer support phone number or they call consumers directly and inform them of account 'problems'.

## Red Cross desperately needs volunteers to work in office

The north Halton branch of the Red Cross is in desperate need of office volunteers.

The Milton location is looking for individuals who can spare some time to answer phones, meet and greet the public, help with enquiries and book transportation to medical appointments for clients.

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