



**1) Phishing emails often begin with a generic greeting such as “Dear Client” rather than addressing you by name.**

**2) Some emails will refer to a “problem” with your account and urge you to access a link to verify your information. Financial institutions will never notify you of a problem through an unsolicited email.**

**3) Many emails have links that look valid but lead you to a fake website. Here’s a tip: move your mouse over the link in the email until a small box appears with the URL (web address). If the web address in the box is different from what you see in the email, the link may lead you to a fake site. Do not click this link.**

**4) There is often a sense of urgency in the email encouraging you to respond immediately.**

**Delete these emails: do not open or reply to them. Click “block” on your email program to ensure they cannot send you email from that address again.**

Source: (Financial Consumer Agency of Canada)