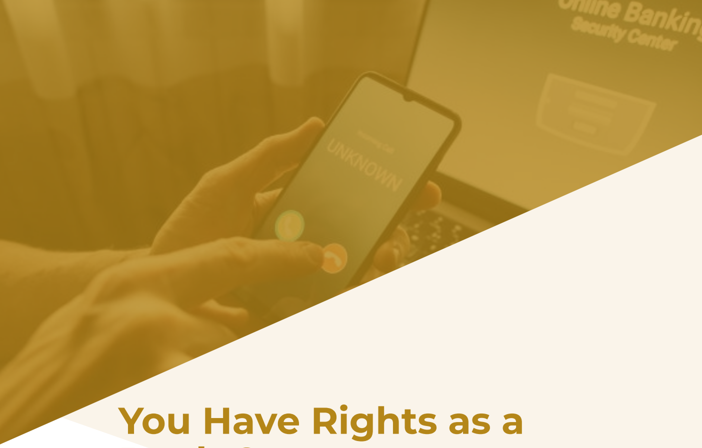


You Have Rights as a Bank Customer

Under the Financial Consumer Agency of Canada, every bank customer, including seniors, has the right to:

- Clear, plain-language information about fees and services.
- Access to a human being for help, in person or by phone.
- A formal complaint process if something goes wrong.
- Credit unions are member-owned and often offer more personalised service. If a large bank feels overwhelming, a local credit union may be a more comfortable starting point.
- Ask your bank about features designed for seniors: larger text, voice assistance, dedicated senior support lines, and in-branch digital help desks. Many banks offer these — you just have to ask.
- Caregivers and family members are welcome to attend banking appointments with you

You do not have to figure this out alone

Local Libraries

- **What they help with:** Free digital skills workshops.
- **Where to find them:** Check with your local branch across Canada.

Canadian Bankers Association

- **What they help with:** Free seminars on managing money and avoiding fraud.
- **Website:** cba.ca/financial-literacy-seniors

Connected Canadians

- **What they help with:** Free, certified digital literacy training specifically for older adults.
- **Website:** connectedcanadians.ca

Financial Consumer Agency of Canada

- **What they help with:** Plain-language banking guides and information on your rights as a bank customer.
- **Website:** canada.ca/en/financial-consumer-agency

Canadian Anti-Fraud Centre

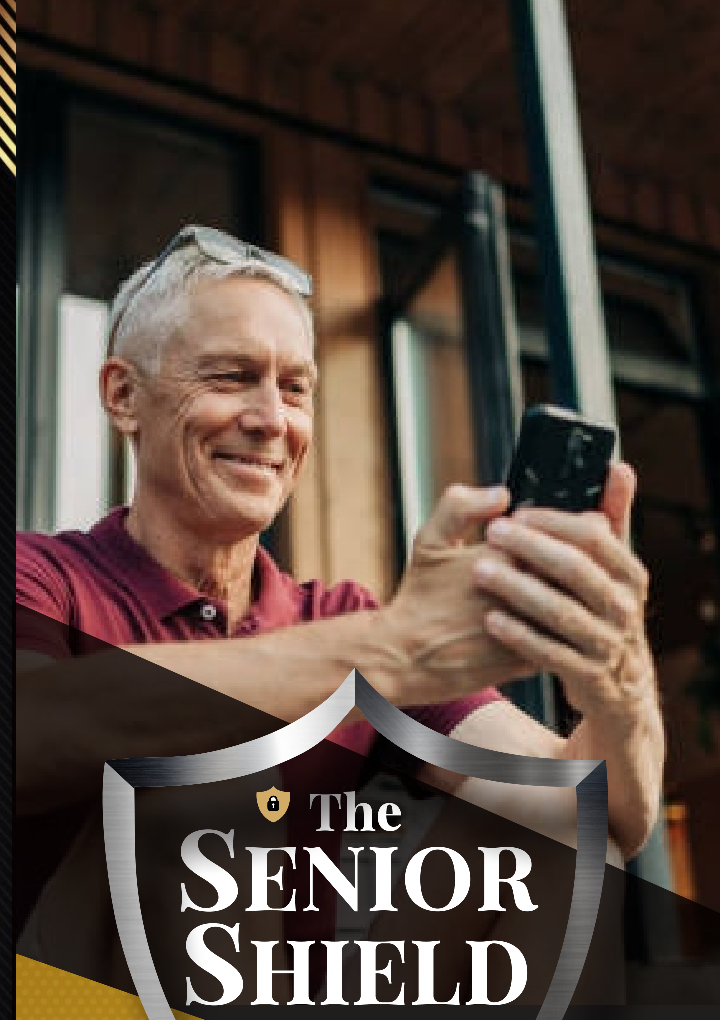
- **What they help with:** Reporting suspicious banking activity or scams.
- **Phone:** 1-888-495-8501
- **Website:** reportcyberandfraud.canada.ca

Start small. Ask questions. Practice with someone beside you. Every step forward is progress.

For more information, connect with us online:

(825) 333 3900
operations@thefei.ca

The financial literacy initiative
thefei1
www.thefei.ca



The SENIOR SHIELD

Preventing Financial xploitation for Seniors

Digital Safety & Online Banking Training

Funded by the Government of Canada's New Horizons for Seniors Program | Canada

THE FINANCIAL Empowerment INITIATIVE

Banking is changing and you can change with it

Adults who are less familiar with digital tools are more likely to be targeted by banking scams and less likely to catch suspicious activity quickly.

Learning how to bank online safely means more control over your money, less dependence on others, and the ability to spot problems early.

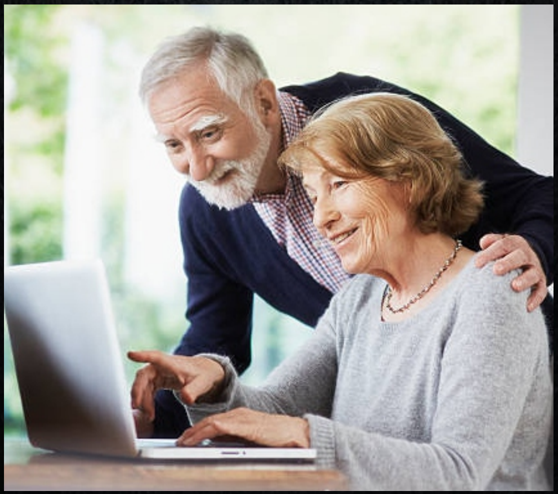
Before You Start

- Make sure your phone number is updated with your bank
- Use your own phone or computer when possible
- Ask your bank to help you set up alerts
- Practice with a small transaction first

What you can do with online banking

Online banking lets you manage your money through your phone or computer — anytime, anywhere. Through your bank or credit union's app or website, you can:

- Check your account balance at any time of day.
- Review every transaction coming in and going out.
- Pay bills without visiting a branch. Transfer money to family instantly.
- Receive alerts the moment any money moves in your account.



Simple rules that protect your money

1. Use a strong password. Mix letters, numbers, and symbols. Do not use your birthday or name. Write it down and keep it at home, not on your phone.
2. Turn on transaction alerts. Your bank can send you a text every time money moves. This is your early warning system.
3. Never bank on public Wi-Fi. Free internet at a coffee shop or library is not secure. Use your personal mobile data instead.
4. Your bank will never ask for your PIN or password by phone, text, or email. If someone does, hang up immediately.
5. Always log out after banking online, especially on a shared device.
6. It is okay to take your time before approving any transaction.

SIGNS YOU ARE USING THE CORRECT BANKING APP:

- Download apps only from the Apple App Store or the Google Play Store
- Check the bank name carefully before downloading