

# Protecting Older Adults Against Financial Exploitation

## A Guide to Help Prevent Elder Fraud

### 1 Safekeep Personal Information

- Do not provide sensitive information, such as your bank account or credit card numbers, by email or text messages or telephone—even if they claim to be from *BankFinancial* or someone you know.
- Shred documents with your social security number, account numbers and other personally identifiable information. Do not throw them in the trash.

### 2 Learn To Detect Suspicious Account Activity

- Review monthly statements carefully to check for unusually large bank account withdrawals, and your credit card and medicare statements for charges.
- Check for changes to bank accounts, power of attorney, wills, trusts and beneficiaries.

### 3 Monitor Your Credit Reports

- Request a free copy from the three major credit bureaus annually. If there are accounts that are not yours or incorrect information, follow the instructions to file a dispute. You may contact the credit bureaus at: Equifax, 800-685-1111; Experian, 800-311-4769; TransUnion, 800-888-4213.

### 4 Beware Of Schemes That Target Seniors

These generally involve payment with credit cards, gift cards or wire transfers.

- **Grandparent Scam.** A young adult pretending to be a grandchild calls or texts asking for money to be sent immediately. Never give financial or personal information. Contact the parents to verify if the situation is real.
- **Sweepstakes Scam.** Caller says you have won a prize or money, but then requests that you first send money to cover taxes or bank fees, etc. Do not send money to unknown people or companies.
- **Romance Scam.** Con artists fake identity to gain affection and trust, then use it to manipulate and/or steal money. Never transfer money to someone you've never met. Contact law enforcement if you suspect fraud.

### 5 Telephone Safeguard

- Add your home and cell phone numbers to the national Do Not Call Registry at [www.DoNotCall.gov](http://www.DoNotCall.gov) or call 1.888.382.1222.



1.800.894.6900 | [BankFinancial.com](http://BankFinancial.com)

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