

# Recognize. React. Report.

Protecting yourself and your assets from financial exploitation.



# Recognize: What to watch out for...

### Be suspicious if:

- A communication states that you've won money, a prize or a free gift especially if you've never entered a raffle or drawing
- You must pay for processing, shipping and/or taxes on your "free gift"
- You must wire or send money to assist someone in need or receive "winnings"
- You feel pressured to act because you've been "selected" to receive a special offer
- A communication requires you to respond with your full credit card or bank account number
- You feel uncomfortable with a caregiver's access to your accounts
- ► Remember if it sounds too good to be true, it probably is!



# React: How to protect yourself...

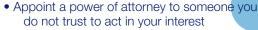
## Be proactive

### DO:

- Set up account alerts
- Organize and store important documents in a safe but easily accessible location
- Carefully consider who has access to your accounts
- Understand the risks of granting access to your accounts (joint ownership, sharing login credentials and sharing credit/debit cards can make it easier to be victimized)
- Learn about common financial exploitation schemes and ploys
- Review options with your financial institutions to help protect your accounts
- Discuss financial accounts only with trusted friends, family members or financial advisors

# Avoid financial exploitation

### DO NOT:



- Share your personal information (such as credit card numbers and expiration dates, bank account numbers, birth date and social security number) with people or companies you don't know
- Send money to people or companies you're not familiar with
- Allow strangers to come into your residence
- Respond to, or pay up front for, an offer that you do not thoroughly understand
- Sign blank forms or checks
- Share your logins and passwords

# Report: Who to call...

- The police
  - Request a copy of the police report and case number
- U.S. Bank Fraud Liaison Center at 877.595.6256 (for U.S. Bank accounts)
- The fraud department of any of the three credit reporting agencies to place a "fraud alert" on your credit file:
  - Equifax 888.766.0008
  - Experian **888.397.3742**
  - TransUnion 888.909.8872
- Your bank and/or credit card company
- Adult Protective Services (county or state)
- The Federal Trade Commission for ID theft at 877.ID.THEFT (877.438.4338)
- You can also find contact information at eldercare.gov or by calling 800.677.1116 (U.S. Administration on Aging)





