



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 plays
- 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:

- Appoint a power of attorney to someone you do not trust to act in your interest
- 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)

