

# MEMBER MEMO

We take pride in serving your *Home Town!*

## Elderly Financial Exploitation

### Protect Yourself – *Tips for Seniors*

- Shred receipts, bank statements and unused credit card offers before throwing them away.
- Carefully choose a trustworthy person to act as your agent in all financial planning matters.
- Lock up your checkbook, account statements and other sensitive information when others will be visiting your home.
- Order copies of your credit report once a year to ensure accuracy.
- Never give personal information, including Social Security Number, account number or other financial information to anyone over the phone unless you initiated the call and the other party is trusted.
- Never pay a fee or taxes to collect sweepstakes or lottery “winnings.”
- Never rush into a financial decision. Ask for details in writing and get a second opinion.
- Consult with a financial advisor or attorney before signing any document you don’t understand.
- Get to know your financial services representative and build a relationship with the people who handle your finances. We can look out for any suspicious activity related to your account.
- Check references and credentials before hiring anyone.
- Pay with checks and credit cards instead of cash to keep a paper trail.
- Feel free to say “NO.” After all, it’s your money.
- Trust your instincts. Exploiters and abusers often are very skilled. They can be charming and forceful in their effort to convince you to give up control of your finances. Don’t be fooled—if something doesn’t feel right, it’s probably not right. If it sounds too good to be true, it probably is.



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