

MINIMIZE THE RISK OF BECOMING A VICTIM

No one has the right to hit you, to treat you like a child or to humiliate you.

No one has the right to take your money or to hurt you.

Elders have the right not to be yelled at and not to be threatened.

Elders have the right to control their finances and property.

If you know of or have reasonable cause to suspect abuse, neglect and/or exploitation, immediately call the Elder Abuse Hotline **1-800-96-ABUSE** (1-800-962-2873). All calls are confidential.

HOME REPAIR FRAUD

- ALWAYS compare estimates carefully; the lowest bid or price is not always the best one.
- Never agree to get your own permits; this will make you directly responsible for everything.
- Never be pressured into making hasty decisions.
- Never accept someone's offer to take you to the bank to withdraw money for any reason.
- Never fall for phone or door-to-door offers of free estimates, home inspections or "special deals" of any kind.
- Never pay cash.
- Never pay for unfinished work or jobs that have not been inspected.

FINANCIAL EXPLOITATION

- Use direct deposit for check payments you receive.
- Don't sign blank checks allowing another person to fill in the amount.
- Don't leave money or valuables in plain view.
- Don't sign anything you don't understand.
- Protect your money. Your bank may be able to help you control access to your funds.
- Be aware of scams. If it sounds too good to be true, **it probably is**.
- Don't pay for any prize or send money to improve your chances to win or receive a prize.
- Don't give any caller your credit card number or any other form of personal identification.

It is very difficult to tell if a telemarketing call is legitimate. Be cautious and do not let any caller intimidate you. Don't be afraid to hang up!

- Don't give anyone your ATM access code, and cancel your ATM card immediately if it is stolen.
- Check your bank statements carefully to make sure there are no unauthorized withdrawals.
- Be cautious of joint accounts. Both parties are equal owners of the account and both have equal access to the funds in the account.
- Build good relationships with the professionals who handle your money.



THE POWER TO PREVENT ABUSE IS IN YOUR HANDS



Elder Abuse, Neglect & Exploitation Prevention Program

IDENTITY THEFT

NEVER

- Carry a Social Security card;
- Carry multiple credit cards;
- Give personal information over the telephone;
- Print identification numbers on checks;
- Answer unsolicited email that asks for your personal information.

ALWAYS

- Remove mail promptly from your mailbox;
- Review statements and bills promptly;
- Shred personal mail and information with a shredder or scissors;
- Stop mail while you are on vacation;
- Make a copy of all items in your wallet and keep it with personal papers in a safe place;
- Shop online only with merchants that have secure websites. A graphic, typically a lock, should appear in the bottom right corner of your web browser;
- Have checks printed with initials only and no street address. Pick up your checks at the bank, if possible.

Request credit reports annually from all three reporting agencies at no fee by visiting on the web at www.annualcreditreport.com or by calling toll-free **1-877-322-8228**.

IF YOU ARE VICTIMIZED BY A FINANCIAL CRIME:

- Report to local law enforcement and request a copy of the case report;
- File a complaint with the Federal Trade Commission (FTC) at 1-877-438-4338;
- Immediately contact your bank and close affected accounts;
- Keep a detailed log of who you have contacted and save copies of all correspondence.
- Contact credit card companies. Place fraud alerts on all accounts by calling:
Equifax: 1-800-525-6285
Experian (formerly TRW): 1-888-397-3742
TransUnion: 1-800-680-7289

HOW TO REPORT ABUSE

If you suspect that you or someone you know is a victim of abuse, neglect or exploitation, call toll-free. All calls are confidential.

1-800-96-ABUSE
(1-800-962-2873)

FOR MORE INFORMATION