

MINIMIZE THE RISK OF BECOMING A VICTIM

Elder Abuse, Neglect and Exploitation Prevention

- 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.
- Do not become isolated or let anyone else isolate you.

HOW TO REPORT ABUSE

If you know of or have reasonable cause to suspect abuse, neglect, and/or exploitation, call 24/7 at 1-800-362-2178. 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 a hasty decision.
- 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 of other valuable 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 or debit card access code (pin number) and cancel your 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



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;
- Stop mail while you are on vacation or away;
- 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 your initials and limited personal information.



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

VICTIMIZED BY FINANCIAL CRIME?

- Immediately contact your bank and close affected accounts;
- Report to local law enforcement and request a copy of the case report;
- File a complaint with the Federal Trade Commission (FTC) at 1-877-382-4357 or online at www.ftc.gov
- 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 one of the following credit reporting agencies:

Equifax: 1-800-525-6285

Experian: 1-800-397-3742

TransUnion: 1-800-680-7289

FIRST BANK
HAMPTON
First for you!

Phone: 641-456-4793 Member FDIC