

## The Elderly Deserve Honor and Respect, Not Abuse

**Plumas Bank is dedicated to the prevention of elder abuse.** Elder Abuse can take on many forms: physical, emotional, sexual, neglect by a caregiver, self-neglect, or financial exploitation, including fraud and scams.

If you notice changes in a senior's personality or behavior, please report it to your local Department of Social Services. Your name is kept confidential. For more information contact Plumas Bank or visit the California Department of Consumer Affairs' website: [www.dca.ca.gov/consumer/seniors/elder\\_abuse](http://www.dca.ca.gov/consumer/seniors/elder_abuse).

More specifically, elder financial abuse is the theft or embezzlement of money or any other property from an elder. It can be as simple as taking money from a wallet or as complex as manipulating a victim into turning over his/her assets or property to the perpetrator.

Elder financial abuse can be devastating because an elder's life savings can disappear in the blink of an eye, leaving them unable to provide for their well-being and needs for today, tomorrow and the future.

Just as there are ways to prevent other crimes, there are ways to prevent financial abuse from occurring. The following tips may be useful in helping you or people you know or care about from becoming the victim of elder financial abuse:

- Use direct deposit for all checks.
- Sign your own checks and do not sign "blank checks," even for family members.
- Do not sign anything without reading it carefully.
- Do not sign money or property over to anyone in return for care without having the agreement reviewed by an attorney.
- Establish a relationship with personnel at your bank.
- Execute a Power of Attorney that will grant financial decision-making power to a trusted friend, relative or attorney. Make sure you know and trust this person.
- Put all financial instructions in writing and be specific.
- Keep accurate and complete financial records of all transactions.
- Gather all important documents together (wills, trusts, insurance policies and bank account information) and tell someone you trust where these documents are kept.
- Never give out your social security number, credit card numbers or bank account numbers over the phone unless you placed the call.
- Do not give anyone your ATM/Debit card to use for purchase or getting cash from an ATM.
- Do not share your ATM card or Debit card Personal Identification Number (PIN) with anyone. Merchants or bank tellers will never request you divulge your PIN.
- Get several estimates before you have any work done to your home.
- Do not pay for any work in advance of its completion and remember that all contractors must be licensed.
- If something seems "too good to be true" (such as being told you won a prize for a drawing you did not enter, or that someone has promised you 100% return on your investment), it is probably a scam.