

Throughout the United States, Elders Lose an Estimated \$2.6 Billion or More Annually Due to Elder Financial Abuse & Exploitation.



Tips to Help Prevent Elder Financial Abuse:

- Never give your Social Security number, account numbers or other personal financial information over the phone unless you initiated the call.
- Don't open emails from unknown sources. Beware of any notice claiming you have won something.
- Shred receipts, statements and unused credit card offers before you throw them away.
- Review your accounts regularly for any unauthorized charges.
- Lock up your checkbook, account statements and other sensitive information when others will be in your home.
- Only do business with companies you know are reputable. Check their references and credentials.
- Beware of any home improvement contractor that comes to your door or tries to sell you services over the phone.
- If a stranger needs to send you payment for something, insist on a check for the exact amount. Never accept a check for more and wire the difference back.
- Never let someone pressure you into agreeing to loan terms before you've had a chance to review them in writing with a trusted advisor.
- Order copies of your credit report once a year to ensure accuracy.
- Report any unusual account inquiries you receive, whether by phone or e-mail to your bank, who will take the measures to protect your account and notify authorities.

Financial fraud encompasses a wide range of illegal behaviors including elder abuse. At VHB, we recognize that financial abuse of the elderly is a growing problem and that we play a key role in addressing the problem. We are committed to promoting financial security and stability for all of our customers.