

Tips For Protecting Your Money

- Use direct deposit for your checks.
- Don't sign blank checks and allow another person to fill in the amount.
- Cancel your ATM card if you don't use it.
- Don't give anyone your ATM/ PIN number.
- Check your bank statements carefully for unauthorized transactions.
- Be cautious of joint accounts.
- Don't sign anything you don't understand.
- Seek advice from your own legal representative before preparing a power of attorney.



BANK OF SULLIVAN

1-800-645-3191
www.bankofsullivan.com



MEMBER
FDIC

To report financial exploitation
of an elderly person or a person with
a disability, call:

1-800-392-0210



Department of Health
and Senior Services
P.O. Box 570
Jefferson City, MO 65102-0570
www.health.mo.gov

Alternate forms of this publication for persons with disabilities may be obtained by contacting the Missouri Department of Health and Senior Services at 573-526-4542. Hearing- and speech-impaired citizens can dial 711.

AN EQUAL OPPORTUNITY/AFFIRMATIVE ACTION
EMPLOYER
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August 2011



*Doris Roberts,
Emmy Award-Winning Actress*

Tells you what you need to
know about
financial exploitation

With
MO\$AFE

Missourians Stopping Adult Financial Exploitation

Financial Exploitation Is A Crime

What is Financial Exploitation?

Financial exploitation is a crime. It is the illegal use of a senior or disabled adult's resources for another person's profit.

It occurs when a senior or a person with a disability is tricked or coerced into handing over money to a son, daughter, relative or stranger.

Exploitation of more than \$50 is considered a felony.

Who is a Target?

Targets are seniors who are at least 60 years old, and persons with disabilities between 18 and 59 years old.

Common Scams or Scenarios

- **Fake prizes**

A stranger says a senior has won a nonexistent prize and asks the senior to send a check to pay the prize's taxes, or gets the senior's credit card number to pay for the prize's shipping charges.

- **Excessive rent or service charges**

A stranger charges a senior excessive rent or unreasonable fees for basic care services such as transportation, food or medicine.

- **Unauthorized withdrawal**

An adult with a disability gives his ATM card to a caregiver so the caregiver can withdraw money to buy his groceries. The caregiver withdraws \$200 more than needed and pockets it.

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Protect yourself

- Emmy Award-winning actress Doris Roberts, of TV's *Everybody Loves Raymond*, offers other tips on how to protect yourself from this crime.
- Watch her on video at: <http://www.health.mo.gov/seniors/mosafe/>. Missouri's Department of Health and Senior Services developed the video.

