

## Protect yourself from identity theft

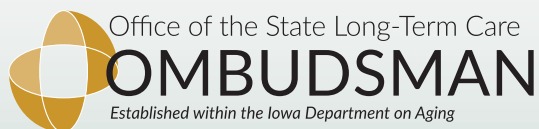
- Destroy old financial statements, documents, credit card offers, unused credit cards and credit card convenience checks.
- Keep personal identification cards (driver's license, Social Security card, Medicaid or Medicare card) in a safe place or with someone you really trust.
- Store financial statements, credit cards, debit cards, checks, etc. in a secure location and only carry them with you when needed.
- Only provide personal or medical information to those asking when you know who they are and why they are asking.
- Beware of "free" offers for products or services that require you to provide a Social Security number, credit card information, insurance plan number, etc.
- Check monthly statements and get an annual credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 877.322.8228.
- Keep a list of all your credit cards with account number, expiration date and telephone number of the customer service department in a secure place.

**Your State and Local Long-Term Care Ombudsmen can be reached at:**

**866.236.1430**

## What should I do if I suspect financial exploitation?

- Contact the Iowa Department of Human Services (800.362.2178) to report financial exploitation of an individual living in the community.
- Contact the Iowa Department of Inspections and Appeals (877.686.0027) when reporting financial exploitation of an individual living in a long-term care facility, assisted living program, etc.
- Contact the Iowa Department on Aging (800.532.3213) for additional information on elder abuse, neglect and financial exploitation.
- Contact the Iowa Office of the Attorney General (888.777.4590) for additional information on crime victims' assistance, consumer protection and the financial crimes task force.

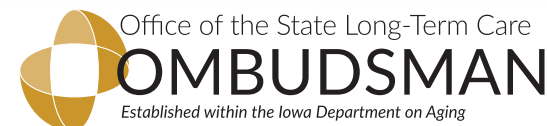


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# FINANCIAL Exploitation





## Financial exploitation and older adults

Financial exploitation is the unauthorized and illegal use of an individual's funds, property or resources and includes identity theft. An increasingly prevalent problem throughout the United States and Iowa, financial exploitation can be committed by a family member, friend, neighbor or a complete stranger.

Everyone is at risk of being financially exploited, but older adults are particularly vulnerable, as they often are targets of scams or depend on someone else to manage their resources.

The best way to protect yourself and those you love against financial exploitation is to be aware and guard against it through preparation.

## What is identity theft and what are the warning signs?

Identity theft occurs when a person uses someone else's personal information (name, Social Security number, Medicaid or Medicare number, credit card, etc.) without permission. Individuals may be targeted through personal contact, phone calls, mail or email. Warning signs that you or your loved one may be the victim of identity theft include:

- Discovering missing money or resources
- Noticing financial activity that is inconsistent with the individual's financial history
- Having no recollection of making financial transactions or signing paperwork
- Receiving threats of harm, neglect, restriction of visitors or abandonment if agreement to financial demands is not given
- Appearing neglected or not seeming to have money

## Guard yourself against financial exploitation

- Never deal with someone who is unwilling to answer your questions or does not allow you time to confirm answers with other sources.
- When purchasing a financial product or any type of service, ask the person if they are licensed or registered, ask for their number and confirm it with the appropriate entity.
- When making a financial decision, including loaning money, insist on documentation to record the transaction, even if it is between family members.
- If you are feeling pressured, tell the person that you won't make decisions without talking to someone else first – your accountant, lawyer or a family member.
- It is your right to say “no” and you are free to hang up, leave the situation or tell someone to leave. If you are concerned for your safety, do not ever be embarrassed to call the police.
- If you are too embarrassed to mention it, nervous about voicing your concerns or reluctant to ask questions, it's a good sign that you need to give a decision more thought.

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