What To Look For:
- Large amounts cashed out of bank or other accounts or a large check written to someone you do not know.
- Numerous withdrawals of smaller amounts.
- Bouncing checks, unable to pay for medications, or bills going unpaid when there should be enough money in the account.
- Denial of credit for no apparent reason.
- Changing power of attorney or the beneficiaries on insurance or investment accounts.
- IRS notice that more than one tax return was filed in the senior’s name.
- Unnecessary home repairs—having new siding put on the house or the driveway repaved.
- Becoming close with a much younger person or inappropriate person.
- A caregiver becomes overly interested in the finances.
- The senior suddenly appears confused, unkempt, and afraid.

Don’t Let the Paperwork Get You:
- Shred all unused credit card applications, medical and financial records.
- Don’t leave mail in mailbox for carrier pick up. (This is an invitation to have your bank and credit card numbers stolen.)
- Review your credit card and bank statements every month.
- Have the bank send copies of your statements to a trusted adult child or financial manager. (Two sets of eyes are better than one.)

More Help For Victims:
- Contact the Eldercare Locator, a public service of the U.S. Administration on Aging: eldercare.acl.gov, to link those who need assistance with state and local area agencies on aging and community-based organizations that serve older adults and their caregivers.
- Speak to an Eldercare Locator information specialist at 800-677-1116 weekdays, 9:00 a.m. to 8:00 p.m. (ET). Spanish-speaking information specialists available.
- See WISER’s Financial Elder Abuse Resources under “Our Resources” at wisewomen.org

### 3 Steps to Take for Victims of Telemarketing Fraud

1. **Report suspicious activity immediately.** Cancel credit cards linked to your account and reset your personal identification number.

2. **For legal services, contact Eldercare.** Find your local office by calling toll-free 1-800-677-1116 weekdays, 9:00 a.m. to 8:00 p.m.

3. **Sign up for the National “Do Not Call” Registry to prevent telemarketers from calling you.** Remember, charities, political organizations and surveys are excluded from the “Do Not Call List”. Register at donotcall.gov or Call 888-382-1222, TTY 866-290-4326.

Help educate others about telemarketing fraud. Share your experience and help prevent others from becoming victims.

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Reduce the risk!
**Post this checklist near the door & phone:**
- **Don’t** let a person you don’t know into your home.
- **Don’t** have work done on your home without getting written estimates from at least three reputable contractors.
- **Don’t** give out your Social Security, credit card or bank account numbers over the phone.