



## FINANCIAL EXPLOITATION

**Being aware of and reacting to unusual activity can help protect vulnerable adults from being taken advantage of financially.**

### RED FLAGS

- ✓ Person appears to be a vulnerable adult because of advanced age, physical/developmental disability, or mental illness.
- ✓ Vulnerable adult is fearful, confused, timid, or seems intimidated/under duress.
- ✓ Transaction request is inconsistent with banking history, involves a large amount of money, and/or is a result of coaching/prompting by a third party / "new best friend."
- ✓ Signature/handwriting discrepancies; improper documents; addition of new names to accounts and signature cards.
- ✓ Check numbers out of order, insufficient funds, excessive number of checks written, unusual number of ATM withdrawals.
- ✓ Recent withdrawals or transfers that cannot be explained.
- ✓ Failure to pay loan obligations in a timely manner.

**WHAT YOU CAN DO TO HELP**

## HOW TO RESPOND

Ask relevant questions, such as:

- ◆ How are you today, is everything satisfactory?
- ◆ I see you've made some changes to your account, is there anything I can do to help?
- ◆ I see you've added a joint owner to your account, how is that new arrangement working out for you?
- ◆ You brought a new friend/relation with you today, is he/she helping you with your banking?
- ◆ This is a very large transaction, are you sure this is the amount you want to withdraw/transfer?

If you feel that there may be financial exploitation occurring, you should:

- ◆ Delay the transaction and consult your supervisor.
- ◆ Follow policy regarding handling possible fraudulent transactions.

Report financial exploitation of a vulnerable adult by calling Adult Protective Services  
855-444-3911

*"[a] person acting in good faith who makes a report... shall be immune from civil liability..." and "...shall be presumed to have acted in good faith." MCL 400.11c*

[www.SafeSeniors.info](http://www.SafeSeniors.info) ♦ 231-726-7104  
[SafeSeniors@agewellservices.org](mailto:SafeSeniors@agewellservices.org)

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