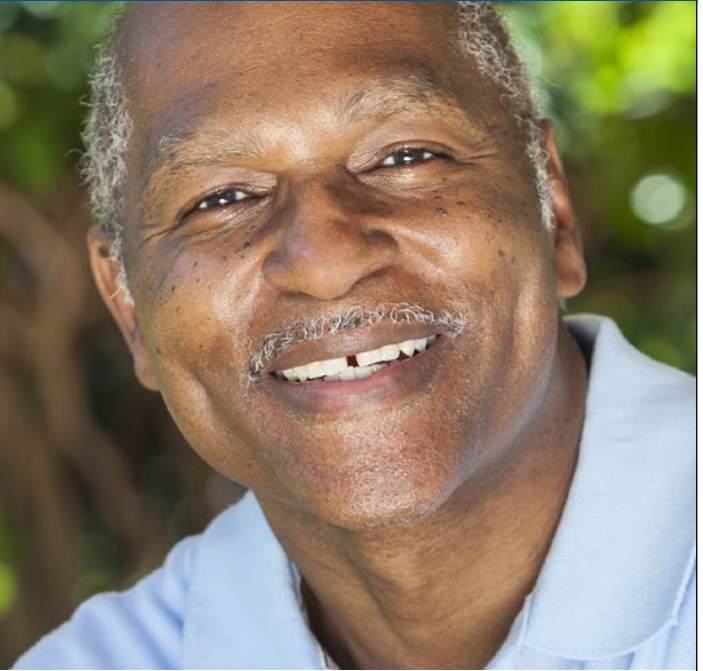


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Red Flags for Elder Financial Abuse



The key to spotting financial abuse is a change in a person's established financial patterns. Watch out for these red flags:

1. Unusual activity in an older person's bank accounts, including large, frequent or unexplained withdrawals
2. Changing from a basic account to one that offers more complicated services the customer does not fully understand or need
3. Withdrawals from bank accounts or transfers between accounts the customer cannot explain
4. A new "best friend" accompanying an older person to the bank
5. Sudden non-sufficient fund activity or unpaid bills
6. Closing CDs or accounts without regard to penalties
7. Uncharacteristic attempts to wire large sums of money
8. Suspicious signatures on checks, or outright forgery
9. Confusion, fear or lack of awareness on the part of an older customer
10. Checks written as "loans" or "gifts"
11. Bank statements that no longer go to the customer's home
12. New powers of attorney the older person does not understand
13. A caretaker, relative or friend who suddenly begins conducting financial transactions on behalf of an older person without proper documentation
14. Altered wills and trusts

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