Avoiding Exploitation

- Be suspicious if a deal seems too good to be true. It could be a scam!
- Do not give out personal information to phone solicitors. Protect your credit cards, Social Security and ATM information.
- Get estimates before doing renovations. Do not pay for work in advance. Check insurance references and credentials.
- Do not sign a power of attorney or any other document that allows another person to act on your behalf unless you have a complete understanding of the actions he or she can take using your name and assets.
- Use good financial practices. Sign up for direct deposit. Do not sign blank checks. Never leave money lying around. Shred credit card offers.
- Maintain a network of friends and professionals.

To report or discuss abuse, neglect or financial exploitation of adults age 60 and older or adults with a disability age 18-59:
Illinois Department on Aging
Adult Protective Services Hotline:
1-866-800-1409
1-888-206-1327 (TTY)

To report or discuss financial or consumer crimes:
Illinois Attorney General's Office
Senior Hotline:
1-800-243-5377
www.illinoisattorneygeneral.gov

To receive information on B*SAFE:
Illinois Department on Aging
Senior HelpLine:
1-800-252-8966
1-888-206-1327 (TTY)
www.illinois.gov/aging
under "Protection and Advocacy"

State of Illinois
Department on Aging
One Natural Resources Way, #100
Springfield, Illinois 62702-1271
www.illinois.gov/aging

The Illinois Department on Aging does not discriminate in admission to programs or treatment of employment in programs or activities in compliance with appropriate State and Federal statutes. If you feel you have been discriminated against, call the Senior HelpLine at 1-800-252-8966, 1-888-206-1327 (TTY).

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State of Illinois
Illinois Department on Aging

Protect Yourself

Stop financial exploitation before it happens!

B*SAFE

Bankers and Seniors Against Financial Exploitation

Ways Strangers Can Exploit You

Someone wants you to...

- buy a valueless or nonexistent product;
- invest in a fictitious company;
- claim a nonexistent prize, but first wants your credit card number to pay for shipping and handling charges or to verify your identity;
- accept an unsolicited service for a reasonable fee; however, after starting the work, he or she will insist you pay more than originally agreed; or
- split a large sum of money that has just been found; however, first you must withdraw an amount equal to your share in order to show a sign of good faith.

Someone convinces you to...

- help catch a dishonest bank employee. An individual claims to be a bank examiner and convinces you to make a large cash withdrawal to help catch the dishonest employee;
- donate to a bogus charity; or
- help someone, maybe your child or friend, who has been seriously injured or is in jail and needs money for medical treatment or bail.

Be suspicious if someone…

- **Obtains access to checks written to you, your personal accounts or ATM card.**
- **Charges you excessive rent or fees for basic services.**
- **Coerces you into signing checks or personal asset documents through the use of force, manipulation, intimidation or threats.**
- **Fraudulently uses a power of attorney or fiduciary authority to alter your will, obtain access to your finances or dispose of your income or assets.**
- **Indicates he or she will stop providing for your care unless you give him or her more money or assets.**
- **Steals money or assets from you.**