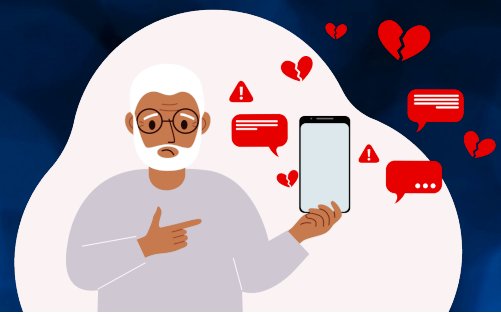


DON'T FALL FOR FRAUD



FIGHTING ELDER FRAUD

Elder abuse comes in many forms, including financial fraud and exploitation. Follow these tips to spot and avoid scams targeting older adults.

Five ways to protect yourself (or your loved ones) from fraud

- 1. Stay connected and involved:** Regular contact and frequent communication helps identify changes in behavior, finances or living situations that may indicate abuse or exploitation.
- 2. Beware of online scams:** Phishing emails and fake websites continue to target seniors. Emphasize caution with unfamiliar links, attachments and pop-up ads. Discuss safe browsing practices.
- 3. Safeguard personal information:** Reinforce the importance of never sharing Social Security numbers, bank account details or passwords over the phone, email, or online.
- 4. Scrutinize unsolicited communications:** Be wary of unexpected calls, emails, or letters requesting personal information or promoting "too good to be true" offers. Legitimate organizations rarely operate this way.
- 5. Verify before donating:** Charity scams are prevalent. Research organizations thoroughly before donating, and never feel pressured to give immediately. Check with reputable sources like the Better Business Bureau.

SCAM ALERTS



Scams targeting older adults to watch for

Sweetheart scams

These scams prey on emotions, often targeting seniors seeking companionship. Be wary of online romances that quickly turn to requests for money. Never send funds to someone you haven't met in person. Talk to your family about these risks and encourage them to be cautious. Report suspicious activity to the authorities. Prevention is key to safeguarding our elders' hearts and finances.

Power of attorney abuse

These scams involve family members, relatives, or friends who have been granted power of attorney for an older adult. The individual with power of attorney may abuse their power to steal money from the older adult's accounts for personal gain. At Wright-Patt Credit Union®, we pay attention to elderly members' check-writing habits to look for changes in their normal patterns, which could be a sign of power of attorney abuse. Family members can use this same practice to spot signs of abuse.

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If you have questions about a communication or believe you may be a victim of fraud, Wright-Patt Credit Union® (WPCU®) is here to help you! Contact our **Member Help Center** directly at **(800) 762-0047**.

Get more tips to protect yourself from fraud at **WPCU.coop/StopFraud**

