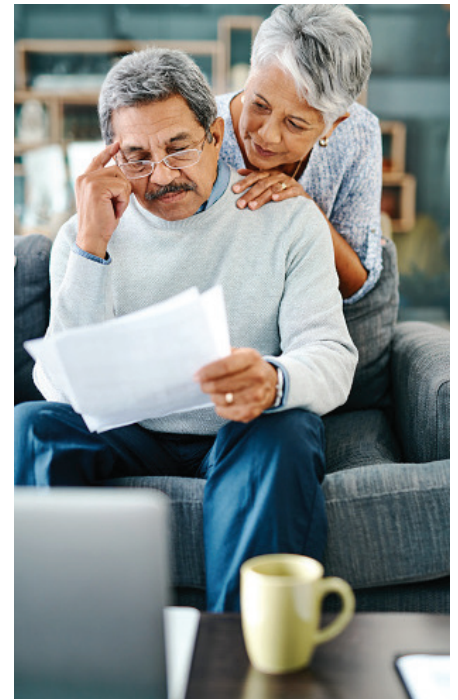


Help Prevent Financial Exploitation

As our population grows older, more and more RBFCU members feel the necessity to care for senior members of their family. In addition to caring for their physical needs, we must also consider the maintenance of their financial accounts.

RBFCU is committed to preventing elder financial exploitation. Be concerned – and take action – when you see these possible signs:



Lack of Knowledge About Major Financial Issues

Know the signs:

An elder who's previously been engaged with their finances starts to display a significant lack of recall.

What to do:

The finances of the elder should be closely monitored on an ongoing basis to safeguard the person's assets.

Physical Frailty Becomes an Issue

Know the signs:

Massive home repair bills or monthly charges can result when an elder can't handle physical chores around the house, and more service providers are invited into the lives of the elder.

What to do:

Close friends or relatives should be present to assist the elder family member during a contract signing for home repair or improvements and when service providers visit the home to complete the work.

Isolation and Loneliness

Know the signs:

A lonely elder person is vulnerable to strangers – or a family member acting without the knowledge of the rest of the family – who develop a relationship with an elder for their own financial gain.

What to do:

Responsible relatives or friends with pure motives should check in regularly and pay attention to the new friendships or relationships the elder person makes.

Questionable Behavior of Relatives or Caregivers

Know the signs:

It's great to have a relative stay or live with an older family member, but live-in relationships like this can open the door to unauthorized financial transfers or withdrawals.

What to do:

Find out what may be going on if a live-in family member or caregiver begins to have new possessions or lifestyle changes.

RBFCU offers a Fraud and Elder Care Team that can assist if financial exploitation of an elder RBFCU member and their accounts is suspected. Contact the RBFCU Fraud and Elder Care Team by calling **210-945-3300** or emailing fraud@rbfcu.org.

