



## **IMPORTANT CONTACT INFORMATION:**

### **LOUISIANA GOVERNOR'S OFFICE OF ELDER ABUSE**

(LA) 1-800-259-4990 or  
(Outside of LA) 225-342-9722

### **CALCASIEU COUNCIL ON AGING**

3950 Hwy. 14  
Lake Charles, LA 70607  
Phone: 337-474-2583  
Fax: 337-474-6563

### **REGION 5 OFFICE OF AGING AND ADULT SERVICES**

One Lakeshore Drive, Suite 700  
Lake Charles, LA 70629  
Phone: 337-491-2199

### **LOUISIANA DEPT. OF JUSTICE CONSUMER PROTECTION SECTION**

P.O. Box 94005  
Baton Rouge, LA 70804  
Consumer Protection Hotline:  
1-800-351-4889  
[www.AGJeffLandry.com](http://www.AGJeffLandry.com)

### **ADULT PROTECTIVE SERVICES**

(Adults with Disabilities | Ages 18-59)  
1-800-898-4910

### **LOCAL LAW ENFORCEMENT**

911



# **PREVENTING ELDER AND DISABLED FINANCIAL EXPLOITATION**

***Lakeside Bank Can Help!***



We are providing this important information as a community service to help prevent potential threats to your finances and financial security.



**LakesideBanking.com**



## **COMBATING ELDER AND DISABLED FINANCIAL EXPLOITATION**

Basic knowledge of how to combat financial exploitation is an asset to you, our valued customer, your family, friends and others with whom you associate on either a personal and/or professional basis.

### **PLANNING AHEAD:**

- Establish relationships with personnel at your bank.
- Cultivate friends of all ages so you maintain a strong support network.
- Become familiar with resources in your community that are designed to help older people and their families.
- Execute a power of attorney that will grant financial decision-making power to a trusted friend, relative or attorney. Know the person to whom you are granting this authority. Give your bank a copy.
- Consider a durable power of attorney that will remain in effect even if you become incapacitated.
- Consider a trust, a legal arrangement whereby a person or financial institution manages assets for you.
- Put all financial instructions in writing. Be specific.
- Keep accurate and complete financial records of all transactions.
- Gather all important documents together. Tell someone you trust where these documents are kept.

**AVOID SCAMS  
IF A DEAL SEEMS TOO GOOD TO BE  
TRUE— IT PROBABLY IS!**



### **SAFETY TIPS FOR USING AUTOMATIC TELLER MACHINES (ATMS)**

- Do not allow anyone else to use your ATM card.
- Cancel your ATM card if you do not use it.
- Do not use an easily detectable PIN (birthdates, social security numbers, etc.).
- Check bank statements carefully for unauthorized withdrawals.
- Do not use a poorly lit ATM. Poor lighting is a danger sign, as ATMs are designed to be brightly lit for your safety. Report poor lighting at an ATM to your bank.
- Be aware of people around you as you use the ATM. Do not allow others to look over your shoulder or watch as you enter your PIN.
- Put away your money safely before exiting the ATM area.
- Look around as you exit the ATM area. Do not leave until you feel safe.
- Do not open the door of an enclosed ATM area to anyone without a card.
- Be cautious when using an ATM at night.
- Do not give anyone your Personal Identification Number (PIN).



## **GOOD FINANCIAL PRACTICES AS AN ELDER OR DISABLED CUSTOMER**

- Use direct deposit for your checks.
- Do not leave money or valuables in plain view.
- Sign your own checks. Do not sign “blank checks” and allow another person to fill in the amount. (If you need help writing out checks before you sign, ask a third party to review the checks and take it to the bank for you.)
- If someone is helping you with managing your finances, get a trusted third person to review your bank statements.
- Do not sign any document without reading it carefully. You may also want to ask a trusted third party to review any documents you are asked to sign.
- Do not sign any agreement until it has been reviewed by a trusted third party—a friend or other advisor, or an attorney. If possible, have two other people look over such agreements before you sign.
- Do not lend money in return for a general promissory note.
- Do not sign over money or property to anyone in return for care, even a family member or friend, without having the agreement in writing and reviewed by an attorney. Give someone else a copy of the agreement for safekeeping.
- Do not allow anyone, even a relative, to put his/her name on your account without your express consent. Your bank can set up a separate account in both your names with automatic transfer of limited funds.