



IMPORTANT CONTACT INFORMATION:

**LOUISIANA GOVERNOR'S OFFICE
ON WOMEN'S POLICY**
225-342-7015

**LOUISIANA DOMESTIC VIOLENCE
PREVENTION COMMISSION**
225-342-2400

**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

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

LOCAL LAW ENFORCEMENT
911



4735 Nelson Road
Lake Charles, LA 70605

PREVENTING ABUSE AND 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 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

- 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.