Protect yourself from financial exploitation, unscrupulous telemarketers, identity theft, and scams.

Financial exploitation can rob a person of self-esteem and trust, as well as stealing needed income and assets. Although financial exploitation does not leave physical scars, it is an abusive crime.

Consider these actions to protect yourself from financial exploitation.

- No one, not even a trusted family member, should pressure you into giving up control of your finances. If you are feeling pressured, talk to someone at your church, your local Aging and Disability Resource Center, your bank or an attorney.

- Set up a Power of Attorney for Finances (POA-F). The POA-F form asks you to consider a wide range of financial decisions. If you should become incapacitated, even for a short time, your agent will act for you based on directions YOU provided when the form was completed. Having a POA-F and a Power of Attorney for Health Care can often delay or replace the need for a guardianship. In addition, the decisions will be made based on your choices and your preferred agent. A Power of Attorney can be as limited or as broadly defined as you wish and can be revoked at any time. Keep a copy of the form safe in your home and give a copy to your agent as well as to your financial institutions: banks, mortgage company, insurance company, etc. Click here (exit DHS) to get a POA-F form and more information about this document. http://www.cwag.org/uploads/Guardianship%20Support%20Center/POA-F%20REVISED%20Entire%20Packet%2007-07.pdf

  Ten reasons to complete a Power of Attorney form. http://www.cwag.org/uploads/Documents/POA-HC%20-%20Ten%20Reasons%20to%20complete.pdf

- Check references and credentials of anyone you hire to provide care or services.

- In most cases, caregivers do not need access to your financial records. Keep your financial information private and secure.

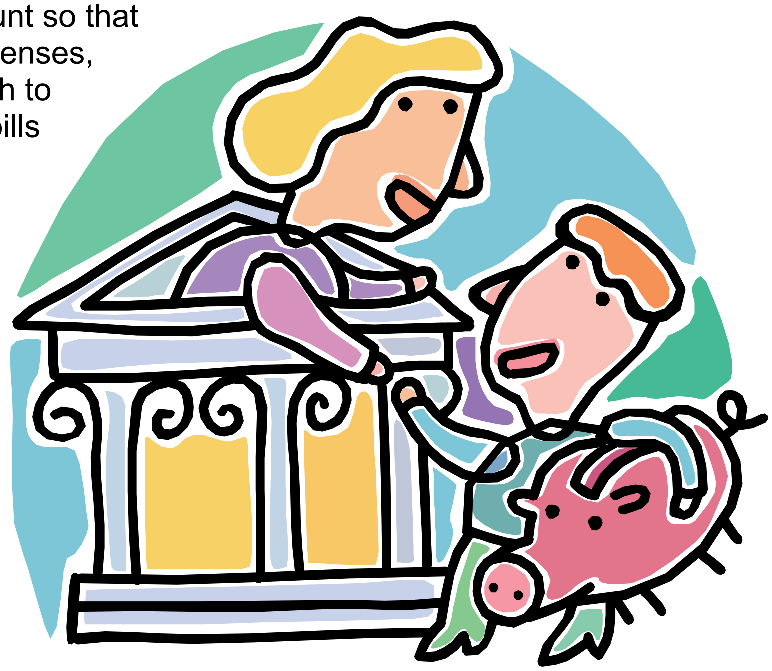
- Have your social security, pension and other income checks automatically deposited. Your checks will be securely deposited so you do not have to be concerned about lost or stolen checks. Talk to your bank about direct deposit. For automatic deposit of your social security checks, call 1-800-772-1213. Click here for or more information about direct deposit of your social security checks. http://www.ssa.gov/deposit/DDFAQ898.htm

Protect yourself from financial exploitation (continued)

- Avoid joint checking accounts with non-spouses. When you add someone's name to your account, they can do FAR more than sign checks to pay your bills. They become a joint owner of the account and can withdraw the entire balance without your knowledge or approval. Additionally, if they have any debts, his or her creditors may be entitled to funds in your shared account.

  If you want the person to inherit the funds, consider a "payable on death" designation. All you have to do is notify your bank as well as the beneficiary of the legal name of the person who you want to inherit the money. You don't have to pay fees to an attorney for a Payable On Death bank account, but it accomplishes the exact same goals as a trust fund.

  If you are establishing an account so that someone can help you pay expenses, consider depositing only enough to pay each month's bills. Many bills can now be paid directly from your account. Check with your bank or service provider about automatic monthly payments.

  Create "protected" accounts that limit daily, weekly or monthly withdrawals or flag irregular activity. If someone is helping you to manage your finances, get a trusted third person to review your bank statement each month.

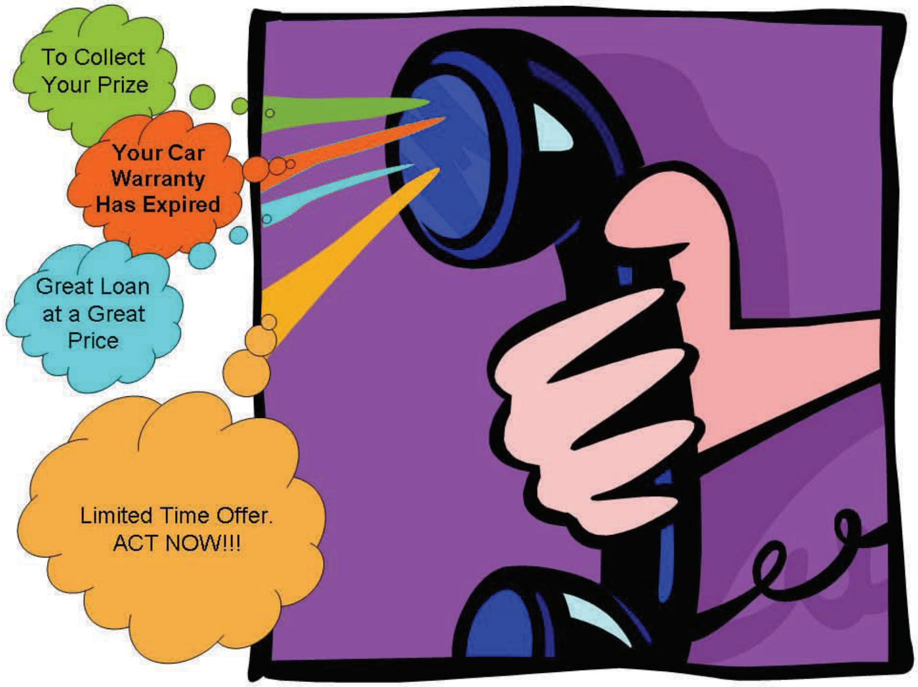
- Do not feel pressured to sign documents that you do not understand.

- Sign your own checks and do not sign "blank checks," even for family members.

- **It is your money. Do not be too embarrassed to ask for help. Do not be afraid to say NO.**

Protect yourself from Telemarketing Calls

Consider these actions to protect yourself from unscrupulous telemarketing callers



- To prevent most telemarketing calls, get on the state or federal DO NOT CALL list. Contact Wisconsin's "No-Call" list by calling 1-866-966-2255 toll-free.

- Remove your name from direct-mail lists. At this time, there is not a national Do Not Mail registry. You can send your name and address to several organizations that, for one dollar, will remove your name from large direct-mail companies.

Do feel free to ask for a manager/ supervisor if you are getting unwanted, repeat calls. You have a right to know the company's name and address.

Do have the caller send you written material to study before you make a purchase.

Do talk to family members and friends to get advice about a large purchase or investment.

Do ask to be removed from the telemarketer's list.

Do not pay for any "prize" based on a call you receive.

Do not give any caller your credit card or social security number if you did not initiate the call.

Do NOT be afraid to hang up.

- Make sure the caller and the service or product being offered are licensed to do business in Wisconsin. Call 1-800-472-4325 or visit the Wisconsin Department of Financial Institutions at http://www.wdfi.org/fi/lfs/licensee%5Flists/ to find out.

- Never give out personal information over the phone. Ask callers to mail you information; then check them out.

- Don't be pressured into making quick decisions. Time is your friend.

- Have a strategy to get off the phone. If you don't want to be rude, tell the caller that you simply do not do business over the phone.

Protect yourself from Identity Theft

Consider these actions to protect yourself from identity theft.

- Rip or shred all bills and documents containing identifying information before tossing them in the garbage.

- Shred or destroy any pre-approved credit card offers before you toss them into the garbage. These are a target for identity thieves.

- Do not give out bank account information unless you place the call. Banks NEVER e-mail or call to ask for your bank account number. If they work at your bank, they already have your account details.

- If you think your bank is calling about a problem with your account, tell the caller you will get back to the bank. Do not use the number they give you, look up the phone number for your bank and call them. This is also a good way for the bank to know that someone is endangering their account holders.

- Never give out credit card numbers over the phone unless you placed the call.

- Protect your passwords and pin numbers.

- Never give out your Social Security number or bank account number over the phone.

- If you get a phone call from someone asking for your social security number, date of birth, credit card number or bank account number, the best strategy to stay safe is to hang up.

- To minimize the amount of information subject to theft, do not carry extra credit cards, your Social Security card, birth certificate, or passport in your wallet or purse, except when needed.

- Wisconsin Office of Privacy Protection identify theft safeguards
  http://www.privacy.wi.gov/factsheets/safeguarding_info.jsp

If you know someone who should have all this information but does not have access to the internet, print a copy for them.
http://www.privacy.wi.gov/factsheets/pdf/IdentityTheftSafeguards603.pdf

Protect yourself from Scams

Consider these actions to protect yourself from scams.

- Con artists and scammers can be very charming and nice. Remember, if it sounds too good to be true, it probably is.

- Never get rushed into making a deal. Get the details in writing and if you are uncomfortable with the deal, talk to a trusted family member or friend before providing any financial information to a stranger.

- Home repair schemes are common across the nation. Before you give any money to someone who comes to your door, talk to your neighbors or trusted family members. Also, ask to see credentials and local references. This is especially important if the business contact information is not in your area or even in Wisconsin. It is best to get at least two estimates before you get any work done on your home. Do not pay for any work in advance of its completion and get a written contract or work order.

- Do not pay cash to persons you hire. Paying by credit card provides greater protections.

- Do not be too embarrassed to ask for help and advice on matters related to your money. Do not be embarrassed if you have been scammed. Report the event to your local sheriff or to consumer protection.

- Be Familiar with Common Scams. Check out these links about common scams like foreign lotteries, pigeon drops, dead debt.

  - ✓ For updates on scam alerts from AARP, click on the Scam Alert on the upper left: http://bulletin.aarp.org/yourmoney/

  - ✓ AARP Wisconsin Bulletins: Don't Be Scammed: Fraud Fighters Offer Help and Scam Alert: A Dead Debt? http://bulletin.aarp.org/states/wi/articles/don_t_be_scammed_.html and http://bulletin.aarp.org/yourmoney/scamalert/articles/a_dead_debt_.html

  - ✓ Office of Privacy Protection Wisconsin Alerts: http://privacy.wi.gov/alerts/alerts.jsp

  - ✓ Scams do not stop at the state line, this list of Texas Alerts may also be helpful. http://www.oag.state.tx.us/alerts/alerts_view_alpha.php?type=2

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More Helpful Links

Wisconsin Do Not Call List Web Site – Wisconsin Department of Agriculture, Trade and Consumer Protection
https://nocall.wisconsin.gov/web/home.asp

Wisconsin Department of Justice Financial Exploitation Page
http://www.doj.state.wi.us/cvs/elderissues/

Identity Theft and Your Social Security Number
http://www.ssa.gov/pubs/10064.html

Texas Attorney General Financial Exploitation Information

- Protect Yourself: Hang Up, Shred It, Opt Out: http://www.oag.state.tx.us/elder/protect.shtml
- Protecting Seniors from Financial Exploitation: http://www.oag.state.tx.us/elder/tellers.shtml

Indiana Attorney General Financial Exploitation Information

- Financial Exploitation Page: http://www.indianaconsumer.com/seniors/exploitation.asp
- Types of Fraud and What to Watch for: http://www.indianaconsumer.com/seniors/consumer_topics.asp

US Securities and Exchange Commission - Avoiding fraudulent securities practices
http://www.sec.gov/investor/seniors.shtml

Register your telephone number with the National Do-Not-Call Registry or call 1-888-382-1222 toll-free. This registry prevents most telemarketing calls to the registered number with the exception of calls from political organizations, charities, telephone surveyors and companies with which you have an existing business relationship.

To remove your name and home address from national mailing lists, write to:

DMA Mail Preference Service
Preference Service Manager
1120 Avenue of the Americas
New York, NY 10036-6700
https://www.dmachoice.org/dma/member/regist.action

Mail Preference Service
Direct Marketing Association
PO Box 643
Carmel, NY 10512
http://www.privacyrights.org/Letters/jm1.htm

STATE OF WISCONSIN
DEPARTMENT OF HEALTH SERVICES
Division of Long Term Care
dhs.wisconsin.gov
P-00180 (05/2010)