

## RED FLAGS

Uncharacteristic behavior such as large withdrawals or multiple transfers of funds.

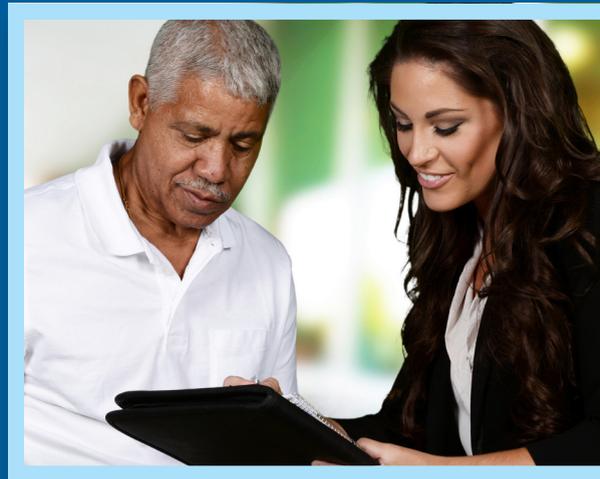
Complicated, sudden or repeated changes in Power of Attorney or Trust documents that seem outside of the customer/member's degree of competency.

Any mention by the customer/member of possible scam activity such as grandchildren in peril; lottery/sweepstakes winnings; Social Security/IRS penalties; computer hacking/virus problems; romance/lost love/overseas love interests; etc.

Any mention of using the withdrawn money to purchase GIFT CARDS and/or send money via virtual currencies such as BITCOIN.

## YOU CAN MAKE A DIFFERENCE!

You are the first line of defense against financial abuse and can save these customers/members from suffering a significant financial loss with tremendous impacts to their mental and physical health.



Each year, elderly Americans lose **BILLIONS** of dollars to financial exploitation. Staff in financial institutions have a unique and critical opportunity to observe and report suspected financial abuse. YOU can make the difference in the lives of elders and dependent adults in your community and help protect them against financial abuse.

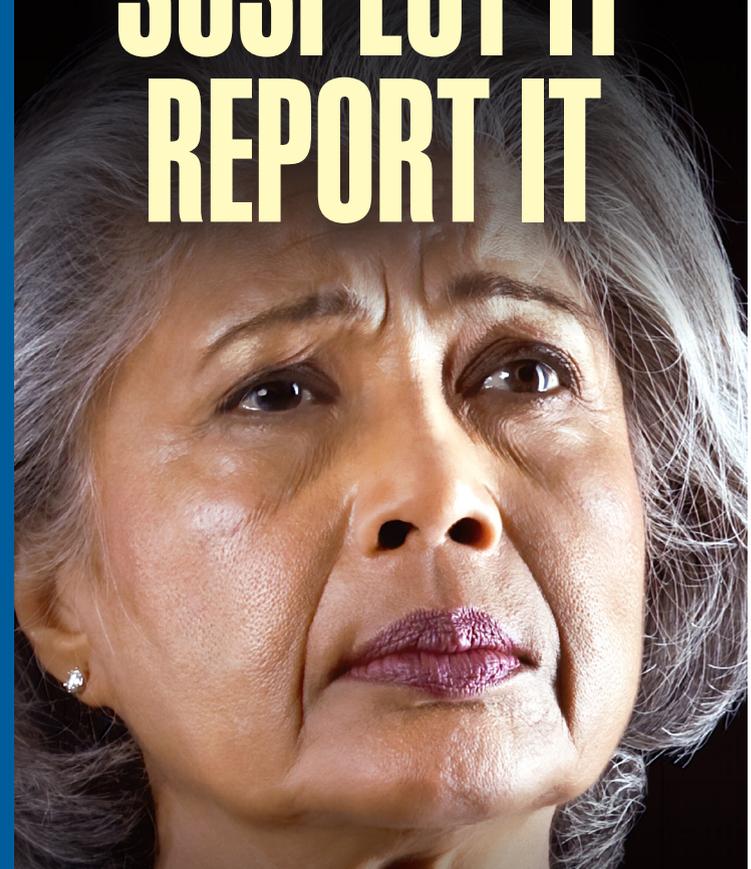
Sincerely,

*Summer Stephan*

**Summer Stephan**

District Attorney,  
San Diego County

# FINANCIAL ABUSE SUSPECT IT REPORT IT



**It's your legal duty to protect our community's elders and dependent adults.**



San Diego County  
District Attorney's Office  
[www.SanDiegoDA.com](http://www.SanDiegoDA.com)



# SUSPECT IT

## ELDER/DEPENDENT ADULT FINANCIAL ABUSE

### 1 WATCH FOR IT

Abuse may manifest in many ways, such as: theft, misuse of funds or property, extortion, duress, fraud, or unusual withdrawals or transfers of funds.

### 2 PERPETRATORS CAN BE ANYONE

Strangers, family members, trusted caregivers or international scammers.

### 3 VICTIMS MAY BE ASHAMED OR AFRAID TO COME FORWARD

Elder and dependent adult victims are unlikely to disclose the abuse when first asked due to feelings of fear, shame, or embarrassment. Although appearing to consent to financial activity, an elder may act out of fear or threat of force, or they may lack knowledge of the true nature of the transaction and/or the mental capacity to make an intelligent choice of whether or not to participate in the transaction.

# PROTECT



## MANDATED REPORTING

As an employee of a financial institution including all banks and credit unions, you are legally required to report suspected elder and dependent adult financial abuse whether you have direct contact or handle a transaction with him/her, or even just observe an incident that you suspect may be financial abuse.

*California WIC  
Code Section 15630  
Financial Elder Abuse  
Reporting Act*



# REPORT IT

You have a legal and ethical duty to report suspected financial abuse of elder and dependent adults. ALL employees of financial institutions are mandated reporters and have a duty to report. If you suspect financial abuse of an elder or dependent adult, you should IMMEDIATELY talk to a supervisor about reporting the suspicious behavior. Mandated reporters cannot be held liable for making a report. However, you can be held liable for NOT reporting.

## REASONABLE SUSPICION



When a person entertains a suspicion, based upon facts that could cause a reasonable person in a like position to suspect abuse



Does not require certainty that the abuse has occurred



Any reasonable suspicion is sufficient to make a report

*California WIC § Code Section 15630.1*

## LEARN MORE

Visit the San Diego County DA's Office's website for more information about financial abuse, training links, resources, mandated reporting requirements and instructions, and more. [www.SanDiegoDA.com](http://www.SanDiegoDA.com)



## VICTIM ASSISTANCE

Central (619) 531-4041  
South (619) 691-4539  
North (760) 806-4079  
East (619) 441-4538

## REPORT ABUSE

### REPORTING STEPS

1. Immediately, or as soon as practically possible, talk to a supervisor and then, call: County of San Diego Adult Protective Services Hotline (800) 339-4661
2. Submit form SOC 342 - reporting form for financial institutions - within 2 working days.