Elder financial abuse response

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Reader group: All staff (owned by Compliance)
In a live knowledge base, only signed-in Featherstone employees would see this page. It's public in this demo so you can explore.

Older members are often targeted by scammers and, sadly, sometimes by people close to them. Front-line staff are often the first to notice.

Warning signs

- Large or unusual withdrawals, especially in cash or gift cards
- A new "friend," caregiver or relative who answers for the member or won't leave their side
- The member seems confused, fearful or rushed, or mentions a prize, an arrest or a grandchild in trouble
- Sudden changes to beneficiaries, joint owners or power of attorney

What to do

1. If you can, speak with the member privately. Ask open questions: "What's the money for?"
2. Share your concern kindly. Many members are grateful someone noticed.
3. If you suspect a scam in progress, ask a supervisor to join you before completing the transaction.
4. Complete an unusual activity referral the same day, and mark it **Elder concern**.

What happens behind the scenes

- The compliance team decides whether to report to Adult Protective Services, law enforcement or both.
- Suspicious Activity Reports about elder exploitation use the FinCEN advisory keyword and checkbox.
- Under the federal Senior Safe Act, supervisors and compliance staff who've completed this training, and who report suspected exploitation of members 65 and older in good faith and with reasonable care, are protected from liability. That's one reason this training is required every year.

If a member is in immediate danger, call 911.