Enhance Collaboration, Break Down Silos & Improve Elder Outcomes One Change at a Time

1. Include all witnesses' & investigators' contact information in the APS/law enforcement referral – this allows the agency to contact those individuals with direct knowledge of the circumstances.

2. Include the filer's mailing address and/or email address in the APS/law enforcement referral – this enables the states who reply in writing to notify the correct location.

3. Provide your FI's subpoena and warrant process in the APS/law enforcement referral – this will expediate the resolution of the case.

4. On your FI's public website, include instructions to submit a subpoena or warrant.

5. Invite APS and law enforcement to provide training or do a Q&A with your front-line staff – this fosters a working relationship with your local APS/law enforcement partners.

6. Invite APS and law enforcement to a client gathering to share safety tips – this builds good will with your client and the APS/law enforcement partners.

7. Encourage staff to report all unusual activity/elder exploitation/abuse red flags.

8. On your public FI's website, include elder abuse information, links to your local APS website and national organizations that provide support to consumers.

9. When filing a SAR that indicates Elder Financial Exploitation, ensure you have submitted your local APS/law enforcement referral in accordance with state law.

10. When following up on a referral, consider asking for a general statement on the resolution – not all states can share specific details.

"Coming together is a beginning.
Keeping together is progress.
Working together is success."

- Henry Ford

Resources

Banker Training:

- AARP: www.aarp.org/BankSafe
- ABA: www.aba.com/Frontline

Consumer Education:

- ABA: www.aba.com/OlderAmericans
    - Infographics: www.aba.com/ProtectYourMoney
- CFPB: www.consumerfinance.gov/consumer-tools/managing-someone-elses-money/
- FDIC: www.fdic.gov/consumer-resource-center/money-smart-older-adults

Financial Caregiving:

- AARP: www.aarp.org/caregiving
- ABA: www.aba.com/Caregiving
- Caregiver Action: www.caregiveraction.org/financial-and-legal-tools
- Thinking Ahead Roadmap: https://thinkingaheadroadmap.org

Partnerships:

- Adult Protective Services: www.napsa-now.org/help-in-your-area
- Elder Justice Networks: www.justice.gov/elderjustice/elder-justice-network-locator-map
- State Attorneys Generals: usa.gov/state-attorney-general

Reporting:

- Adult Protective Services: www.napsa-now.org/help-in-your-area
- FBI Internet Crime Complaint Center: www.IC3.gov
- Federal Trade Commission: Reportfraud.ftc.gov
- National Elder Fraud Hotline: 833–FRAUD–11 (833–372–8311)
- United State Postal Inspection Service: www.uspis.gov/report

Scam Awareness:

- Better Business Bureau: www.bbb.org/all/spot-a-scam
- Federal Trade Commission: consumer.ftc.gov/scams

Supporting Victims:

- AARP: www.aarp.org/fraudsupport
- Better Business Bureau: www.bbb.org/scamsurvivalkit
- FINRA Helpline for Seniors: 844-57-HELPS (844-574-3577)
- Give An Hour: https://giveanhour.org/
- Identity Theft Resource Center: www.idtheftcenter.org
- National Association of Consumer Advocates: www.consumeradvocates.org/
- National Elder Fraud Hotline: 833–FRAUD–11 (833–372–8311)
- Victim Connect Resource Center: www.victimconnect.org

"Alone, we can do so little; together, we can do so much."

- Helen Keller