

## Helpful resources for financial institutions and others to share with victims/family members of a victim of frauds/scams, or to consider including when giving fraud presentations.

### Reporting in addition to the local police agency and/or Adult Protective Services

- Reporting technology facilitated fraud crimes/scams (and resources/tip sheets) This library of complaints is available to sworn law enforcement at both agencies to access for leads in their investigations.
  - **FBI's Internet Crime Complaint Center** <https://www.ic3.gov/>
    - Information on the FBI's Recovery Asset Team (RAT)
      - [https://ic3.gov/Media/PDF/AnnualReport/2021\\_IC3Report.pdf](https://ic3.gov/Media/PDF/AnnualReport/2021_IC3Report.pdf)
  - **Federal Trade Commission** at [www.reportfraud.ftc.gov](http://www.reportfraud.ftc.gov) and
    - **Reporting Identity Theft-** [www.identitytheft.gov](http://www.identitytheft.gov) (FTC)

### ABA and ABA Foundation Banker Resources

- [ABA Foundation Safe Banking for Seniors Program](#) – free materials that any banker can use to educate elders on protecting their financial assets and identities. Registration is required.
- [ABA Elder Financial Exploitation Prevention Resource Page](#) – a webpage for bankers that provides an overview of resources available to combat elder financial exploitation.
- [ABA Elder Financial Exploitation Prevention Course](#) – a frontline compliance course, free for member banks, to learn about how to prevent, detect, and report elder financial exploitation.
- [Protecting Seniors Guide](#) – a document that shares information about elder financial exploitation and how banks can partner with law enforcement and adult protective services to safeguard seniors.
- [ABA Foundation Infographics](#) – jointly developed with the FTC, infographics that highlight scams that disproportionately impact older Americans, such as [Fake Check Scams](#), [Money Mule Scams](#), [Imposter Scams](#), [Phishing Scams](#), and [Romance Scams](#). They are free to use, download, and share.
- [ABA Consumer Resources](#) – readily available information to help educate consumers on a variety of topics, including how to “[Protect Yourself and Your Money.](#)”

### Federal Resources and Support

- **National Elder Fraud Hotline** 1-833-372-8311 <https://ovc.ojp.gov/program/stop-elder-fraud/providing-help-restoring-hope>
  - This site is sponsored by the US Dept. Justice. The hotline staff can help victims ages 60 and older to file reports with agencies such as the Internet Crime Complaint Center and the Federal Trade Commission. They also provide resources and support to older victims of fraud or attempted fraud.
  - Their flier can be accessed (available in English and Spanish) at <https://ovc.ojp.gov/program/stop-elder-fraud/awareness-materials>
  - They also have a camera-ready logo with their contact information that can be included on websites of financial institution or other agencies, such as law enforcement. <https://ovc.ojp.gov/program/stop-elder-fraud/link-us>
  - The staff at the hotline can address concerns to victims in many languages as well.

- **Consumer Financial Protection Bureau** <https://www.consumerfinance.gov/>
  - Tools, trainings, downloadable and free resources to order and use with older adults <https://www.consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/>
    - **Consumer Advisory On Planning For Diminished Capacity And Illness**
      - [https://files.consumerfinance.gov/f/documents/cfpb\\_planning-for-diminished-capacity-and-illness\\_consumer-advisory-bulletin.pdf](https://files.consumerfinance.gov/f/documents/cfpb_planning-for-diminished-capacity-and-illness_consumer-advisory-bulletin.pdf)
    - **Managing someone else's money guides-** including
      - Considering a Financial Caregiver (in 4 different fiduciary roles including Power of attorney, Court appointed guardians, Trustees and Government Fiduciaries)
        - <https://www.consumerfinance.gov/consumer-tools/managing-someone-elses-money/>
      - Guides may also be co-branded with your agency as a marketing/information tool.
    - **Tools for financial security in later life**
      - <https://www.consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/financial-security-as-you-age/>
    - **Money Smart Guide** and Outreach Activities for Older Adults in protecting themselves from fraud and exploitation. Includes link to resources for financial institutions, including information on 'trusted contacts'
      - <https://www.consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/protecting-against-fraud/>
- **U.S. Dept Justice's Elder Justice website** for resources, trainings and press releases about recent prosecutions nationally on elder maltreatment at <https://www.justice.gov/elderjustice>
  - To locate a local/regional MDT <https://www.justice.gov/elderjustice/mdt>

### National Nonprofits

- **AARP Fraud Watch Network Helpline** <https://www.aarp.org/money/scams-fraud/helpline.html> 1-877-908-3360 is available for both AARP members and nonmembers.
  - Trained volunteers provide guidance and support in reporting fraud or solicitations. They have many additional resources that may be quite helpful in working with an individual client or family member who was defrauded in educating them about a fraud.
  - AARP also has a zoom-based **ReST support program**, with free, online hour-long support sessions almost daily for victims, caretakers and/or family members who have been victimized in a technology facilitated fraud/scam and seek emotional support with other victims or family members.
    - You don't have to be an AARP member and can be of any age to participate. For more information and to register-- <https://www.aarp.org/money/scams-fraud/voa-rest-program/>

- **American Bar Association**
  - Elder Abuse Resource Page:  
[https://www.americanbar.org/groups/law\\_aging/resources/elder\\_abuse/](https://www.americanbar.org/groups/law_aging/resources/elder_abuse/)
  - APS State Laws:  
[https://www.americanbar.org/content/dam/aba/administrative/law\\_aging/2020-elder-abuse-reporting-chart.pdf](https://www.americanbar.org/content/dam/aba/administrative/law_aging/2020-elder-abuse-reporting-chart.pdf)
- **Cybercrime Support Network** [www.fightcybercrime.org](http://www.fightcybercrime.org) includes resources/tools on cyber-crime and how to identify, report and recover from technology facilitated frauds/scams, (tips and action steps for individuals as well as businesses)
  - **Cybercrime Support Network facilitated free support group** for victims of romance imposter frauds. For information and registering <https://fightcybercrime.org/programs/peer-support/>
- **Financial Industry National Regulatory Authority (FINRA)** <https://www.finra.org/#/>
  - **Securities Helpline for Seniors** <https://www.finra.org/investors/need-help/helpline-seniors> 844-574-3577
    - Older adults can access the helpline to discuss questions on their brokerage account or other investment including concerns about possible fraud or concerns that ir account was mishandled\_
  - **Brokercheck** <https://www.finra.org/investors#/>
    - How to check the background of an investment professional or firm
- **Identity Theft Resource Center** [www.idtheftcenter.org](http://www.idtheftcenter.org) 1-888-400-5530 provides a free helpline as well as informative resources on prevention and what to do for victims of identity theft as an individual as well as a business. Information on what to do in a data breach is also very extensive.
  - The site includes helpful information on identity theft and the deceased, which may be useful in sharing with family members/executors of deceased clients.  
[https://www.idtheftcenter.org/help/center/?sf\\_s=identity%20theft%20and%20the%20deceased](https://www.idtheftcenter.org/help/center/?sf_s=identity%20theft%20and%20the%20deceased)
- **National Adult Protective Services Association (NAPSA)**
  - Link to APS programs in the US and its territories <https://www.napsa-now.org/aps-program-list/>
  - Link to finding Long Term Care Ombudsman programs (serving as the advocate and reporting maltreatment of those in board and care, nursing homes and assisted living facilities) in each state at [https://theconsumervoice.org/get\\_help](https://theconsumervoice.org/get_help)
  - Professionals who work with older victims of fraud are invited to participate in a once a month zoom in session through NAPSA, with APS and others where discussions of recent frauds or

new/useful resources are shared, as well as participants provided an opportunity to discuss concerns regarding a client (in general terms) or resources/suggestions to help in a certain situation.

- The monthly hosts and other participants provide feedback and suggestions. These are held on the 4<sup>th</sup> Thursday of each month, 2pm EST and can be accessed at <https://us02web.zoom.us/j/84845689003pwd=ZlhVM1ladmJ6Y2c4SEZoOH1cEphQT09>. For more information contact by email to [info@napsa-now.org](mailto:info@napsa-now.org)
  
- **National Suicide Prevention Lifeline** <https://suicidepreventionlifeline.org/> 1-800-273-8255 (or '988') This lifeline provides 24/7 free and confidential support for people in distress, including crisis resources for professionals. It is a national network of local crisis centers.
  - Starting on July 16, 2022, the phone number '988' is designated as the 3-digit dialing code that will immediately route to this hotline network.

### Unified Reporting Tool

- **HelpVul:** is an online platform that connects financial services companies and investigating agencies in cases of suspected elder financial abuse. <https://www.eversafe.com/helpvul/>