KEY SIGNS
of Elder Financial Exploitation

Elder financial exploitation isn't rare. It's widespread, growing, and often hidden.

Financial institutions reported over 180,000 suspicious cases involving older adults in just a few years. These cases involved more than $6 billion in suspicious activity.

You can do your part to protect our members. Here are a few key signs to watch for:

1 Unusual Account Activity

- Large withdrawals that don't match past behavior
- Frequent or repeated withdrawals in a short period
- Sudden wire transfers or money orders, especially to new recipients
- Closing accounts or moving funds without a clear reason
- Transactions the member seems confused about

2 Urgency or Pressure

- Member says they "have to" send money right away
- Mentions a deadline, emergency, or threat
- Appears anxious, rushed, or fearful during the transaction
- Repeats a script or seems coached

3 Changes in Behavior

- Member seems confused about transactions they previously understood
- Becomes withdrawn, nervous, or hesitant
- Shows signs of fear when discussing finances
- Mentions a "new friend" or unfamiliar contact frequently

4 Third Party Influence

- A new person accompanies the member and speaks for them
- The companion is overly controlling or refuses to leave
- Member defers all decisions to someone else
- The third party shows unusual interest in account details

*Source: Consumer Financial Protection Bureau, *Suspicious Activity Reports on Elder Financial Exploitation: Issues and Trends*