MONROE COUNTY

Avoid Financial Exploitation

Scams and fraudulent practices can sometimes be sophisticated and can take advantage of relationships of trust. Taking steps to become an informed consumer is the best way to avoid becoming a victim of fraudulent or criminal activity. Here are a few simple tips to keep in mind to protect yourself or a loved one from being the victim of financial exploitation.

- Only appoint someone you trust to act as your power of attorney, or attorney-in-fact. The trusted person may be a family member or a friend, but it is best if that person is financially independent. Two people appointed to act as attorneys-in-fact can supervise each other.
- Be specific when describing the responsibilities of the person who will manage your financial and personal affairs.

Never sign a blank check

- Never give a blank check to a helper assisting with bills and expenses. Always make checks out to the designated party.
- Insist on reviewing the purpose of the check if someone else writes it out.
- Insist on reviewing all receipts for expenditures made for you by someone else.
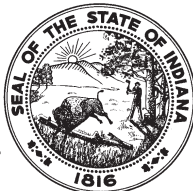
Plan ahead

- Discuss financial arrangements and estate planning with an independent attorney before you may experience age-related incapacity.
- Documents such as a "Power of Attorney," "Living Trust," and an "Appointment of a Health Care Representative" are a few of the useful tools for managing your financial and personal affairs to discuss with an attorney.

Never give out bank cards or personal information

- Never give your ATM card, PIN number, credit cards, or credit card information to be used by anyone else – for any reason whatsoever.
- Never give anyone your personal information to apply for a credit card on your behalf. The card will be in your name and the bill will be yours to pay.

Monroe County Prosecuting Attorney Chris Gaal

301 North College Avenue
Room 211
Bloomington, IN 47404
(812) 349-2670

Avoid telemarketing and mail scams

- End telemarketing calls by hanging up immediately.
- Caller ID and answering machines identify unknown callers.
- Register your phone number at no charge with the "Indiana Do Not Call" list at www.indianaconsumer.com or 1-800-834-9969.
- Do not respond to email or mail solicitations.
- If you suspect telemarketing fraud, call the Consumer Protection Division of the Indiana Attorney General's Office at 1-800-382-5516.
- If you suspect mail fraud, call the US Postal Inspector at 1-800-372-8347.

Report identity theft immediately

- Keep items containing personal information in a safe place.
- Do not give out personal information over the phone, over the internet, or by mail, unless you initiated the contact and know with whom you are dealing.
- If you become a victim of identity theft:
  - Contact the Identity Theft Hotline at 1-877-ID-THEFT.
  - Contact the fraud department of each of the three major

OTHER PLACES TO GET HELP

Indiana Legal Services
Elder Law Clinic
(812) 339-7668

Adult Protective Services
Monroe County Prosecuting Attorney
(812) 349-2665

Area 10 Agency on Aging
Monroe and Owen Counties
(812) 876-3383

District 10 Pro Bono Project
(812) 339-3610

MONROE COUNTY
Avoid Financial Exploitation

credit bureaus and ask to place a fraud alert on your file, and that no new credit be granted without your approval.
- Close any fraudulently accessed or open accounts.
- Put passwords on any new accounts you open.
- File a report with the local police and the police where the identity theft took place.
- Get a copy of the police report for anyone needing proof.
- Download the ID Theft Victim's Kit at www.indianaconsumer.com.

Report questionable businesses and repair services

- Ask for a contract when you hire someone to do work on your home.
- Never sign a contract if it is blank.
- Call the Consumer Protection Line at 1-800-382-5516 to learn if consumers have made complaints about a particular business.
- Go to www.in.gov/attorneygeneral for information on scams threatening the public.