

Contact us:

**Westchester County
District Attorney's Office**

Elder Abuse Bureau
914- 995-3563

Economic Crimes Bureau
914- 995-3303

Other Resources:

**Westchester County
Department of Social Services**

Protective Services for Adults
914- 995-2259

Elder Abuse Helpline
914-813-6436

**The Harry & Jeanette Weinberg Center
for Elder Abuse Prevention at the
Hebrew Home at Riverdale**

A shelter for victims of abuse
800-56-SENIOR or 800-567-3646

Legal Assistance:

Pace Women's Justice Center
Elder Law Unit 914-422-4069

Legal Services of the Hudson Valley
877-574-8529



*Message from
District Attorney*
JANET DiFIORE

As Westchester County's chief law enforcement officer, I am concerned with the safety and security of Westchester's growing senior population. To increase public awareness and assist seniors in safeguarding their financial assets and property, I want to share with you important advice about preventing fraud and financial exploitation.

My office is working to address these crimes. We initiated a partnership with the New York State Attorney General's Office, Westchester County's Protective Services for Adults and the Weinberg Center for Elder Abuse Prevention at the Hebrew Home in Riverdale. This multi-disciplinary team is providing enhanced protection and services for our senior population.

If you suspect abuse or have concern for the welfare of an older person in your family or your community, please reach out to the District Attorney's Elder Abuse Bureau at 914-995-3563.



**Office of the
Westchester County District Attorney
Richard J. Daronco Courthouse**
111 Dr. Martin Luther King, Jr. Blvd.
White Plains, NY 10601
www.westchesterda.net

Safeguarding your Savings:

**Protecting Senior Citizens
from Financial Abuse and Theft**



Janet DiFiore
Westchester County District Attorney

Financial Exploitation

Criminals target senior citizens...

How many times have you heard, "If it sounds too good to be true, it is!" Con artists succeed by manipulating and taking advantage of vulnerable people and unfortunately they often target the aging population. Senior citizens are duped into sending or contributing money to a bogus cause, or trusting someone with their money who steals it. Our specially trained prosecutors pursue justice for elderly victims who may fall victim to one or more of these common scams.

GRANDCHILD NEEDS HELP: If you receive an urgent call asking for help for a family member who is overseas, be suspicious. Before you send money, make every attempt to find out where this family member is and whether the emergency is real.

LOTTERY OR INHERITANCE SCAM: If you receive an unsolicited letter, email or phone call claiming you've won a lottery or can share in an inheritance, don't believe it. Do not send money or provide personal information such as your address, date of birth, bank account information or social security number to anyone asking for your help obtaining a prize or inheritance.

CHARITABLE DONATIONS: If you receive an unsolicited letter, email or phone call from a charity asking for a donation, take no action until you can verify the legitimacy of the organization. Consult the Charities Registry of the New York State Attorney General at 212-416-8401 or www.CharitiesNYS.com.

CONTRACTORS: If a salesman or contractor knocks on your door, be suspicious. Ask for identification first. Check to see if a contractor is licensed by contacting the Westchester County Department of Consumer Protection at 914-995-2155 or www.consumer.westchestergov.com.

HOME HEALTH CARE/ASSISTANCE: Use a licensed home healthcare agency to hire an aide or caregiver and do not rely solely on word of mouth. Do not involve a home health aide in banking or financial tasks such as withdrawals from ATM's, and do not share your password or PIN (personal identification number).

“ *In Westchester County, we are working hard to protect our senior population from thieves and scam artists.* ”

Janet DiFiore, District Attorney

Financial exploitation of an elderly victim is the most common form of elder abuse and can include:

- theft or misuse of money
- fraudulent transfers of funds or property
- unauthorized withdrawals from bank accounts
- misuse of a power of attorney
- scams aimed at bilking older individuals out of money

Guidelines to protect yourself:

Be alert to any phone, email or mail inquiries seeking your personal or financial information such as your date of birth, social security number, or bank account number. These are very likely financial scams. Identity thieves thrive on this information.

Safeguard your bank, credit card, mortgage and other financial records in a secure place in your home.

In our experience, the individual likely to defraud a senior is a relative, friend or caregiver. Therefore, if you need assistance with your finances, **set up a system with checks and balances. Consider asking two trustworthy friends or family members to assist you so that they serve as a check on each other.** Let your bank know who is authorized to access your account and the specific limits on that access. Look at all your monthly statements, ask detailed questions about

any transactions and account balances, and fully review any actions taken on your behalf, particularly ATM withdrawals. This check and balance system will help protect you in the unfortunate instance that someone you trusted has betrayed that trust.

A power of attorney is a very useful tool. It is a legal document with significant consequences, and you should consider consulting an attorney before signing any such legal document. Pay close attention to any provision allowing your representative to give him or herself gifts from your assets. New York State law provides that you can appoint a monitor to oversee the person who is granted your power of attorney.

Always read the fine print and ask advice – never sign any document or contract you do not fully understand.

Check your credit card and bank statements regularly and do not hesitate to speak with a bank employee if you have an issue with any transaction. Also check your credit report. You are entitled to one free credit report each year from one of the credit reporting agencies.

Equifax
equifax.com
800-525-6285

Experian
experian.com
888-397-3742

Trans Union
tuc.com
800-680-7289