

OFFICE OF BLUE EARTH COUNTY ATTORNEY
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IDENTITY THEFT INFORMATION

IF YOUR KEYS WERE TAKEN:

Change or re-key whichever locks need to be changed for protection.

IF YOUR CHECKS OR CREDIT CARDS WERE TAKEN:

Notify your bank if you have not already done so, and then call the three credit reporting bureaus to report the loss and ask them to put a **FRAUD ALERT** on your account so NO NEW CREDIT will be issued without contacting you.

EXPERIAN (888) 397-3742 www.experian.com
TRANSUNION (800) 680-7289 www.transunion.com
EQUIFAX (888) 525-6285 www.equifax.com

IF YOUR SOCIAL SECURITY CARD WAS TAKEN:

Call the Social Security Administration FRAUD HOTLINE to notify them of the loss and get information on how to get a duplicate card.

S.S.A. FRAUD HOTLINE (800) 269-0271 www.ssa.gov

IF YOUR DRIVER'S LICENSE WAS TAKEN:

Apply for a new license and "flag" your license as stolen (Identity Theft) at the DMV.

MN DEPARTMENT OF MOTOR VEHICLES - (651) 296-2025
<https://dps.mn.gov/divisions/dvs>

IF NEW CHECKS OR CARDS HAVE BEEN MAILED TO A DIFFERENT ADDRESS:

Call the U.S. Postal Inspectors about your mail being falsely forwarded.

United State Postal Service/Inspection Service - (877)876-2455
Local Postal Inspector - (651)293-3200
<https://postalinspectors.uspis.gov/>

IF YOUR STOLEN CHECKS OR CARDS HAVE BEEN USED:

Contact the banks and/or business that accepted your checks and cards to notify them of the fraud and offer to sign any affidavits of forgery as needed. Encourage the banks and businesses to pursue charges against any suspects identified.

IF SOMEONE HAS STOLEN YOUR IDENTITY TO GET NEW CREDIT:

Call the Police and/or Sheriff's Office and make an Identity Theft report. In Minnesota, Identity Theft becomes a crime only when any victim (person or business) suffers a monetary loss. Also call the Federal Trade Commission Identity Theft Hotline to notify them and get advice on how to proceed.

FTC ID THEFT HOTLINE (877) 438-4338

www.consumer.gov/idtheft

FTC FRAUD (Other than ID Theft) (877) 382-4357

OTHER INTERNET RESOURCES FOR ADVICE AND INFORMATION:

Federal Bureau of Investigations

www.fbi.gov

Privacy Rights Clearinghouse

www.privacyrights.org

PRC -Identity Theft Resources

www.privacyrights.org/identity.htm

Internet Fraud Complainant Center

www.ic3.gov

NWCCC Website

www.nw3c.org

Cyber Crime

<http://www.cybercrime.gov>

OTHER PHONE RESOURCES FOR ADVICE AND INFORMATION:

Federal Government Information Center (800) 688-9889

WHAT YOU CAN DO TO PROTECT YOURSELF AND YOUR FAMILY FROM BEING VICTIMIZED:

- **Do not leave your wallet, purse, computers, or valuables in a locked or unlocked vehicle at any time.**
- **Do not leave your wallet or purse unattended** while at work, school, church, a social gathering, or at the health club.
- **When you are away from your office and house lock the doors.** Lock your house and garage doors at night. Keep your overhead garage door closed when you are not using the garage.
- **Don't put your driver's license number on your checks.** This makes it easy to get a false ID made.
- **Keep all credit card receipts safe.** Many criminals use numbers off receipts to defraud.
- **Shred credit card offers you receive in the mail.** Thieves steal mail and trash to get these.
- **Never give your credit card number out to someone calling you.** Make charges only when you call and remember, card fraud investigators, will never call and ask you for your number and expiration date.

THE GOOD NEWS:

You are **NOT** responsible for monetary losses. The banks and credit card companies may refund your money losses (if any), although it may take some time while they are conducting an investigation in the case. Some can charge up to \$50 per account, but most do not.

HELPFUL TIPS:

- **Review statements.** Carefully review all bank and credit card statements, canceled checks, and phone and utility bills. Report any discrepancies.
- **Check your credit report.** You are entitled to a free copy of your credit report from each credit reporting agency once each year.
- **Place Your Number on the National Do Not Call Registry.** The Federal Trade Commission (FTC) maintains a national "do not call" list called the National Do Not Call Registry. You may register up to three phone numbers (including your cell phone number) by visiting donotcall.gov or calling 1- 888-382-1222.
- AAA identity theft protection free for AAA members
- **When in doubt, don't give it out.** If you question who is contacting you, don't give them any private information. Scam artists can use personal and financial information to steal your identity, drain your bank accounts, and open lines of credit in your name. If in doubt, don't give your information out.

S.A.F.E. Elders

stop abuse &
financial exploitation

Why Does Elder Abuse, Neglect, and Exploitation Happen?

There are many different factors that contribute to the abuse, neglect or exploitation of an elder. Often one or more of the following occur and make the abuse more likely:

Cognitive Impairments: Elders who struggle with memory, reasoning and judgment are at greater risk for abuse, neglect and exploitation, because they may not realize they are being victimized or don't think anyone will believe them.

Intimate Partner Violence: Elder abuse in couples may be intimate partner violence that has been going on for many years. These are partnerships in which one person has traditionally tried to exert power and control over the other through emotional abuse, physical violence and threats, isolation, and other tactics.

Perpetrator Characteristics and Circumstances: Abusers often are dependent on their victims for financial assistance, housing, and other forms of support. The risk of elder abuse increases when the abuser has the opportunity and greater access to the elder's records and personal information. This is especially true when the perpetrators have substance abuse issues, financial problems, or other personal crises.

Isolation: Elders who are living alone are at higher risk because they may not want to or be able to ask for help. But even elders living with others may become isolated when an abusive caregiver cuts them off from other people.

Money and Property: Social security, pension, savings, and property owned by the elderly make them a target for abuse, exploitation and other financial

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Elder Abuse and Financial Exploitation

Abuse of seniors occurs in Minnesota today, and if left unaddressed, the problem will increase. Elder abuse and financial exploitation is currently underreported, difficult to spot and even harder to prosecute. Only by addressing this problem at a community level can we ensure that all Minnesota seniors are safe. It is most often committed by a senior's family member or caregiver.

The 5 most common types of Elder Abuse are:

Physical Abuse: Use of force to threaten or physically injure an elder.

Emotional Abuse: Verbal attacks, threats, rejection, isolation, or belittling acts that cause or could cause mental anguish, pain, or distress to an elder.

Sexual Abuse: Sexual contact that is forced, tricked, threatened, or otherwise coerced upon another person including anyone who is unable to grant consent.

Financial Exploitation: Theft, fraud, misuse or neglect of authority, and use of "undue influence" as a lever to gain control over an older person's money or property.

Neglect: A caregiver's failure or refusal to provide for a vulnerable elder's safety, physical, or emotional needs.

Abuse towards elders occurs in every community, regardless of social or economic status. The abuse is often invisible to others and sometimes, but not always, is done by people closest to the victim. Some symptoms may include unexplained injuries or bruises, excessive fear or withdrawal, sudden inability to pay bills, changes in appetite, poor personal hygiene, no understanding of personal finances, or sudden changes in health.

The Administration on Aging expects that by 2030, the U.S. population over age 65 will have doubled from 2000, with older adults representing 19% of the population. The National Center of Elder Abuse estimates that up to 2,000,000 older adults are victims of abuse each year in the U.S. Victims of elder financial abuse in the United States lose close to \$3 billion each year.

A safe and peaceful life is our right at any age. Safe and confidential resources exist for developing safety plans, counseling, support groups, legal support and housing options. Ask the older adults in your life: "Is anyone taking your money without your permission? Are you afraid of anyone? Is anyone hurting you?" National experts suggest that these simple questions can help to discover elder abuse that would otherwise be missed.

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*Created by the **Minnesota S.A.F.E. Elders Initiative**, a collaboration of agencies addressing elder abuse, neglect and exploitation. For more resources and information, visit www.safemn.org.*

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Reporting Suspected Elder Abuse, Neglect, and Exploitation

Reporting can sometimes be a difficult decision. Someone might wonder if making a report is really the right thing to do, especially if they don't think they have enough information or if the elder is adamant that the authorities should not be involved. Some individuals and professionals may be mandated to report suspected abuse, neglect or exploitation.

To make a report of suspected elder abuse, you do not have to know everything about the situation. It is helpful to have the following information ready:

- Name, age and address of the potential victim
- Brief description of the situation
- Any evidence of previous maltreatment
- Explain how you know about the situation, your relationship to the elder
- Name and address of alleged perpetrator
- Location of the incident(s)
- Current injuries, medical problems, or behavioral problems
- Names of relatives or concerned parties in or outside the home
- Your name and contact information

To make a report:

- Call the Minnesota Adult Abuse Reporting Center at 1-844-880-1574, or Blue Earth County Adult Protection at 507-304-4292.
- If the elder is in crisis or danger, call 911. Otherwise, make a report with local law enforcement.
- If the elder is living in a long term care facility, contact the Ombudsman for Long Term Care at 1-800-657-3591.

For more tips on dealing with difficulties of reporting, or to find out if you are a mandated reporter, visit www.safemn.org.

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Preventing Common Scams Against the Elderly

The same characteristics that make an elder person susceptible to familial exploitation, may also make them perfect targets for scammers. Whether by phone, mail, or face to face, scammers are not always strangers—building trust is a common tactic used to exploit elders. Watch out for these common scams and tactics:

Phishing: A scammer uses many tactics to try and get your personal information

Medical Scams: Relying on the confusion many have about insurance and medical coverage, scammers may “phish” for information or sell things you don’t need

Charity Scams: Bogus charities prey on the good-nature of others

Sweetheart Scam: A person convinces an elder that they are in a romantic relationship as a means to exploit

Wire-Transfer Scams: Fake lotteries and other scams often require seniors to wire money or purchase prepaid debit cards

Pushy Sales Tactics

Remember to S.T.O.P.

S: Systematize your Finances: Set up a system to make daily and weekly money management easier, and sift through the mountains of mail, phone, and other offers that bombard seniors.

T: Tell Someone: Have a “buddy” system in place and consult with someone you trust before making a large purchase or investment. Don’t be pressured or intimidated into immediate decisions.

O: Obtain the Documents: If you hire someone for any type of services job – from personal care attendant to home contractor work - ensure that they have been properly screened and licensed. Don’t sign any documents that you don’t completely understand without first consulting an attorney, family member, or close friend that you trust.

P: Practice saying NO: Hang up the phone! If you are offered a “prize”, “loan”, “investment” that sounds too good to be true, it probably is. Do not provide personal information over the phone unless **you** initiated the call and **you know** with whom you are speaking.

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