



*If it's not your  
money,  
it's a crime.*

## Signs of elder financial abuse and exploitation:

- Sudden changes in credit union account or practices
- Unexplained or unexpected withdrawal of large sums of money
- The inclusion of additional names on an elderly person's signature card
- Unfamiliar person accompanying customer to withdraw a large sum of money
- Adding names to an account signature card
- Unauthorized withdrawal of funds using ATM card
- Abrupt changes in financial documents
- Unexplained purchases
- Abuse of funds by person with a power of attorney
- Unexplained loss of funds or valuable possessions
- Unpaid bills, despite having adequate money
- Sudden appearance of previously uninvolved relatives claiming rights to a person's affairs and possessions
- Unexplained sudden transfer of assets

Preventing financial exploitation is  
everyone's business.

*What can you do about it?*

**Report abuse. Call 800-252-5400**

Adult Protective Services  
Texas Department of Family and Protective Services  
[everyonesbusiness.org](http://everyonesbusiness.org)



*Educating credit unions about elder financial abuse is an initiative of  
REAL Solutions and the Cornerstone Credit Union League.*