You should be concerned if any of the following red flags of possible active exploitation or fraud are present.

- Caregiver or person accompanying senior (C/PA) shows **excessive interest in senior’s finances or accounts**, does not allow senior to speak for him or herself, or is reluctant to leave the senior’s side during conversations, or restricts visits or phone calls.
- Senior shows an **unusual degree of fear, anxiety, submissiveness or deference** toward C/PA
- Senior moves away from existing relations and toward new associations with other “friends” or strangers
- Sudden appearance of previously uninvolved relatives claiming their rights to senior’s affairs and possessions
- Abrupt changes to financial documents, such as power of attorney, account beneficiaries, wills and trusts, property title and deeds
- Uncharacteristic non-payment for services or sudden NSF activity, which may indicate a loss of funds or access to funds
- **Noticeable neglect** or decline in appearance, grooming, or hygiene
- Change of address on accounts to new recipient’s address, especially when distant from senior’s home
- **Frequent large withdrawals**, including daily maximum currency withdrawals from an ATM
- **Inconsistent debit transactions** or uncharacteristic attempts to wire large sums of money
- **Closing of CDs or accounts** without regard to penalties
- Senior displays **unexplained or unusual excitement over a financial windfall** or prize check; may be reluctant to discuss details
- Senior **lacks knowledge about his or her financial status** or shows a reluctance to discuss financial matters
- Unexplained disappearances of funds or valuable possessions
- **Suspicious signatures**
- Financial institution is **unable to speak directly** to the senior despite repeated attempts to do so
- A new caretaker, relative or friend **suddenly begins conducting financial transactions on behalf of a senior** without proper documentation or through a sudden change of C/PA or Power of Attorney
- Large withdrawals from a **previously inactive account** or a new joint account

One or more of these red flags may indicate possible illegal activity. Follow up immediately as indicated on the back of this card.
### Senior$afe Quick Response Chart for Front Line Staff

<table>
<thead>
<tr>
<th>If you are suspicious</th>
<th>If you suspect coercion in the presence of a third party</th>
<th>If you are still suspicious or if you fear senior is in immediate danger</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Inquire about the withdrawal if inconsistent with consumers normal behavior</td>
<td>• Separate the senior from third party by ushering him or her to another location on the pretense of discussing private account information</td>
<td>• Always contact the appropriate personnel at your financial institution who will decide next steps</td>
</tr>
<tr>
<td>• Suggest alternative to large cash withdrawals</td>
<td>• Make consumer aware of ways to limit risk of joint account</td>
<td></td>
</tr>
<tr>
<td>• Make consumer aware of ways to limit risk of joint account</td>
<td>• Check documentation of the third party (ex. power of attorney)</td>
<td></td>
</tr>
<tr>
<td>• Review items of deposit if they are unusual or unique items not regularly deposited. Discreetly question consumer on how they obtained the item</td>
<td>• Contact the appropriate personnel at your financial institution</td>
<td></td>
</tr>
<tr>
<td>• Contact the appropriate personnel at your financial institution</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>