

SHIPPENSBURG, PA | May 7, 2015

Tips to prevent financial exploitation of older adults

In recognition of Older Americans Month in May, Orrstown Bank is providing tips and advice to prevent financial exploitation of older adults.

“Seniors are increasingly becoming targets for financial abuse” said Jeff Gayman, senior vice president of retail banking and consumer lending for Orrstown Bank.

According to the American Bankers Association, criminals are using new tactics to take advantage of the growing number of older Americans.

Bank employees are frequently trained to identify red flags commonly associated with financial abuse from unusual recent withdrawals to a new person accompanying the older customer to the bank.

However, we believe the best approach is for banks and customers work together. To help older Americans protect themselves, Orrstown Bank is offering these tips:

- **Keep personal information private.** Never share your social security number, account information, or personal details over the phone or Internet unless you initiated contact with a trusted source.
- **Shred! Shred! Shred!** Shred receipts, bank statements and unused credit card offers before throwing them away so no one can piece together your personal information.
- **Check your credit report.** You should check your credit report at least once a year to ensure no new credit cards or accounts have been opened by criminals in your name. To receive a free copy of your credit report, visit the Federal Trade Commission’s website at www.annualcreditreport.com or call 1-877-322-8228.
- **Never rush into a financial decision.** Ask for details in writing and get a second opinion from a trusted financial advisor or attorney before signing any document you don’t understand.

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