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Utica, New York 13502

[www.bankofutica.com](http://www.bankofutica.com)



## Preventing Financial Abuse Against Seniors

Each year millions of senior citizens are victimized by financial fraud or theft of money, property or valuable personal information. Because the types of abuse may differ widely, it is important to take a variety of precautions:

1. **Choose financial advisors carefully.** Do your research—confirm that this person is properly registered or licensed with a clean record with consumers.
2. **Be careful with powers of attorney.** This is a legal document that authorizes another person to conduct business on your behalf. Misuses can and do happen so be sure to discuss all of the details with a lawyer.
3. **Protect your personal financial information.** Never give out your bank account numbers, social security number, personal identification numbers (PINs), passwords or any other sensitive information unless you initiate the contact. Also, keep your checkbook, account statements and other sensitive information in a safe place and shred any paper documents that are no longer needed.
4. **Closely monitor your bank account and credit card statements.** Look for unauthorized or suspicious activity as soon as you get your statement. Such transactions should be reported immediately.
5. **Beware of scams.** Any caller asking for money or information should raise a red flag. To reduce the number of telemarketing call you receive, you can sign up for the national Do Not Call registry (1-800-382-1222 or visit [www.donotcall.gov](http://www.donotcall.gov)).

Information:  
315-797-2700

Checking:  
315-797-2761

24-Hour Banking:  
315-797-2710

Toll Free:  
800-442-1028

Fax:  
315-797-2707



*Wishing you and your family  
a happy and healthy New Year!*



**Bank of Utica** — *In a league all our own*<sup>®</sup>



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