Banks & Triads
Working Together to Combat Scams
Against Older Americans

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DEPARTMENT OF JUSTICE
Elder Justice Initiative

OVC
OFFICE FOR VICTIMS OF CRIME
Training and Technical Assistance Center
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Today’s session will be recorded and made available on the training website.

If you have questions, type them in the feedback box. We will address as many as possible throughout the webinar.
ELDER JUSTICE INITIATIVE

The mission is to support and coordinate the Department of Justice’s enforcement and programmatic efforts to combat elder abuse, neglect, and financial fraud and scams that target older adults.

The Initiative does so by—

• Promoting justice for older adults.
• Helping older victims and their families.
• Enhancing state and local efforts through training and resources.
• Supporting research to improve elder abuse policy and practice.
You're fighting elder abuse on the front lines. We've got your back.

The mission of the Elder Justice Initiative is to support and coordinate the Department’s enforcement and programmatic efforts to combat elder abuse, neglect, and financial fraud and scams that target our Nation’s seniors.

Outreach Materials
Get involved, get safe community presentations, pamphlets, and materials on all types of elder abuse.

Prosecutor Video Series
Training videos geared toward successful prosecution of elder abuse cases.

Elder Abuse Research
References to articles, books, and government reports on all types of elder abuse and financial exploitation topics.

MDT Guide & Toolkit
Start or grow a local elder abuse case review multidisciplinary team with this research- and resource-rich toolkit.

Financial Exploitation & Reporting
Learn about financial scams and find the right reporting agency.

Webinars
Webinars targeted to elder abuse professionals and those interested in elder abuse topics.

Elder Abuse Statutes
State statutes relevant to elder abuse cases.
PRESENTERS

Corporal Kim Lopez
TRIAD Coordinator
Oklahoma County Sheriff’s Office

Elaine Dodd
EVP Fraud Division
Oklahoma Bankers Association
WHAT ARE WE DOING HERE AT OBA? AND WHY?

OBA:

• Is the first, and only, association fraud division.
• Has been active since 2003.
• Consists of retired law enforcement with strong background in training and networking.
• Builds rapport with law enforcement, seniors, bankers and retailers all critical pieces.
• Believes it’s great to be old, really!
WHAT ARE WE DOING HERE AT OBA? AND WHY?

- Area wide Aging/Long Term Care Ombudsman
- OK Senior Law Resource Center
- OK Bankers
- OK Securities
- APS
- Law Enforcement
- TRIAD
- OU Geriatric Researchers
- Dedicated Prosecutors
- Securities Dedicated Prosecutors
- OU Geriatric Researchers
- APS
- Law Enforcement
- TRIAD
- OK Senior Law Resource Center
- OK Bankers
- OK Securities
EDUCATION, AT EVERY LEVEL

Education events/forums for and with:

- Bank staff (recognition, current scams, SARs, legal reporting)
- Law enforcement Adult Protective Services (executive function)
- Retailers
- Community groups
- Media as an important partner
- And, most importantly here, Seniors
SUSPICIOUS ACTIVITY REPORT (SARS)

• Or, Can You Say, “Somethin’ Ain’t Right”???
• Mandatory Reporters
• Understanding Lack of Executive Function
ADULT PROTECTIVE SERVICES ROLE

• Lack of executive function can be issue
• Example intervention

Confidential
  • Investigate

Make Contact
  • Interview
  • Review Information

Make Determination
  • Possibly contact law enforcement
  • Advise bank of decision
Oklahoma County TRIAD

Corporal Kim Lopez
TRIAD Coordinator
Oklahoma County Sheriff’s Office
WHAT IS A TRIAD?

• Who is a part of a TRIAD?
• What is their role?
• Where are they in your state?
• How Do the Sheriffs and Law Enforcement work with Volunteers?
WHAT IS SALT?

Seniors And Law enforcement Together

• To prevent and reduce crimes against our senior population.

• We like to call them “Chronologically Gifted”.

[Images of seniors and law enforcement]
TRIAD / SALT ROGRAMS

TRIAD Young at Heart Senior Prom

Shopping for Grandparents Raising Grandchildren

Older Driver Safety Day
WHY IMPLEMENT A TRIAD?

- By the year 2030 there will be 7 times more senior adults in the U.S.
- Senior Adults are isolated in that they do not have near the number of “eyes on the situation” that children do. Many seniors outlive their families and find themselves with a lack of advocates to recognize areas of concern like financial exploitation.
- Law Enforcement should consider TRIAD to complete a healthy Community Services Division within Police Departments and Sheriff’s Offices.

SENIORS CAN ACTUALLY BE A GREAT ASSET TO LAW ENFORCEMENT:

Seniors report crime!
HOW TO START A TRIAD

1. NSA stands ready to assist.
2. County Sheriff’s take the lead, include all municipal police chiefs.
3. Locate a few local seniors to generate interest within the senior community.
4. Prepare one TRIAD Cooperative Agreement for all county and city leaders.
5. Invite media.
ELUSIVE STATS
HOW, WHEN AND WHY THIS IS OUR REALITY

• FBI CPA conference request for stats.
• No one seems to get the whole, epidemic picture.
• OK bankers have been amazing to respond.
• SARs may be our best bet on stats ongoing.
SOCIAL ENGINEERING

- Keys that engage and tip us over the “SE” line.
- Greed (lottery as example).
  - Lack of executive function explained.
- Emotions (grandparent scam, romance scams).
- Fear (IRS/cops taking you to jail scam).
- Ed and AA sponsor concept.
  - Isolation is a real part of the equation.
- Seniors (often) have the money.
“JUST HANG UP”  NO! DON’T ANSWER

• Our television media is still offering this bad advice, “just hang up”. By the time they have answered, it’s simply too late.

• In TRIAD we teach, “Don’t answer your phone, unless you know the caller”.

• Don’t trust your caller ID Box…. Allow your telephone answering machine or voicemail to take a message.
EFFECTIVE EDUCATION FOR SENIORS
MUST HAVES

• Better in groups (in community)
• Someone they trust and who has rapport
• Real, current stories
• Humor to increase retention
• If you feed them, they will come.
• Great to include family who are often assisting and even better to educate whole communities
KNOW YOUR RESOURCES

Call the FTC hotline 1.877.ID THEFT or online https://www.bulkorder.ftc.gov/publications/identity-theft-recovery-plan

OK Securities Info at www.invested.org
Seniors Tab
Investor Protection Kit
My Money Handbook
EIFFE Info (Including Clinician’s Pocket Guide)
MORE EXAMPLES OF TOOLS OFFERED

http://promotions.usa.gov/cfpbpubs.html
TRIAD REFRIGERATOR CARDS

• Free
• An effective way to get your name and contact information on the fridge of the voting population.
• Print these yourself or find a local business to partner with.
TRIAD TRI-FOLD MEDICATION CARDS FOR WALLET.

• FREE
• Still the best way to keep seniors armed with your contact information.
• A great way to learn next of kin.
FINANCIAL EXPLOITATION

Learn about financial scams and find the right reporting agency

The Department of Justice is striving to combat financial crimes against older Americans. Learn about prevalent financial scams so you can guard against them, and get involved in making your community safer. If you need help, there is a Elder Abuse Resource Roadmap that can guide you to the right agency for your particular situation.

Elder Abuse Resource Roadmap: Financial  Senior Scam Alert  Get Involved
WE ALL HAVE TO BE THAT ONE THAT MAKES THE DIFFERENCE!

• Networking is critical!
• It’s all about education up front, on all fronts, and then follow through.
• Bankers are actively involved and working to reduce impediments.
Q & A
Questions

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