



Banks & Triads Working Together to Combat Scams Against Older Americans

JULY 31, 2018

DEPARTMENT OF JUSTICE
ElderJustice
INITIATIVE



OVCTTAC
OFFICE FOR VICTIMS OF CRIME Training and Technical Assistance Center



TECHNICAL OVERVIEW

- ▶ If you are experiencing any technical issues with the audio for this session, please let us know in the feedback box.
- ▶ If you have technical difficulties during the webinar, contact Jason Adams, who is providing technical support for this webinar. His email address is jadams@ovcttac.org.
- ▶ 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.

ELDERJUSTICE.GOV

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.



PRESENTERS



Corporal Kim Lopez
TRIAD Coordinator
Oklahoma County Sheriff's Office



Elaine Dodd
EVP Fraud Division
Oklahoma Bankers Association



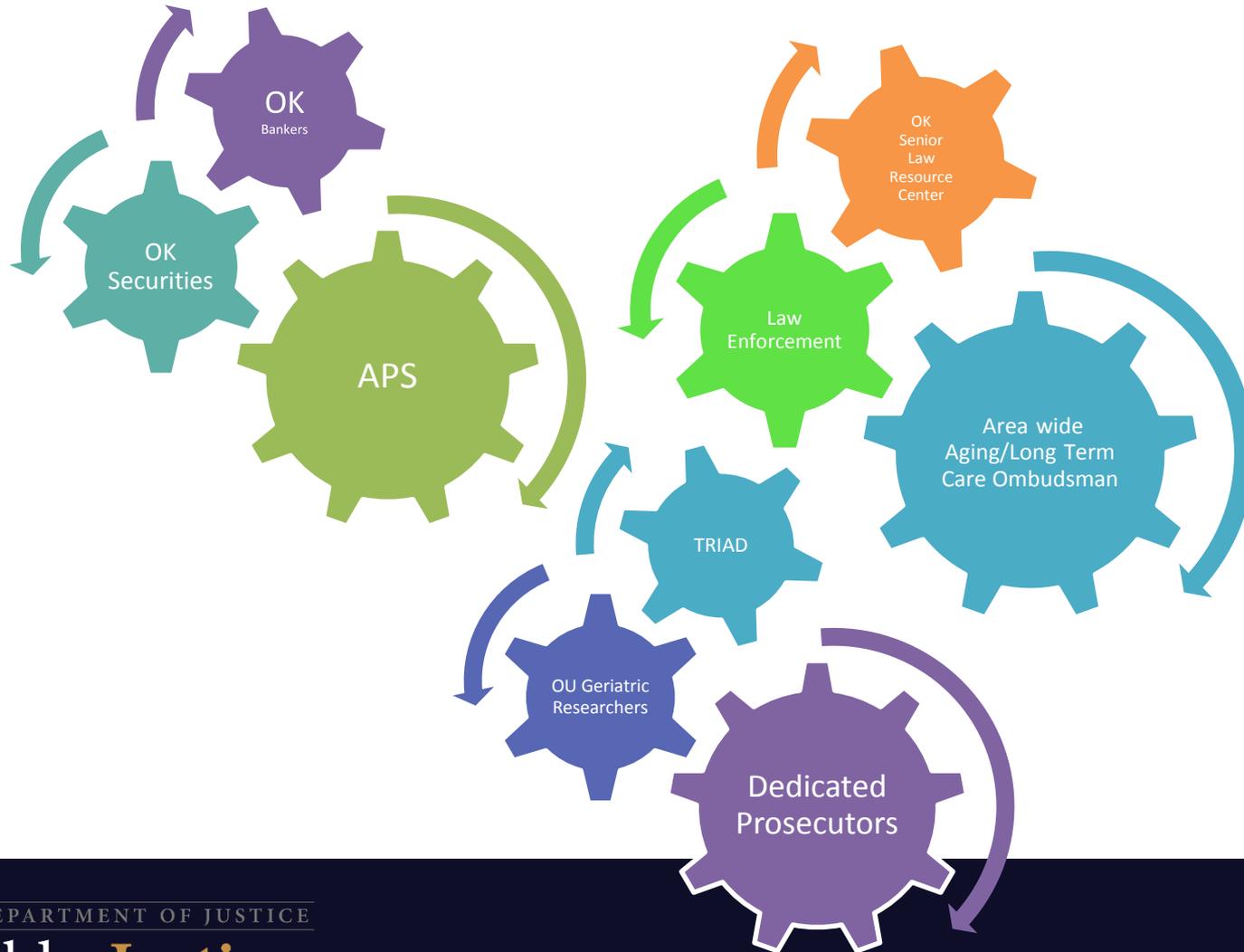
WHAT ARE WE DOING HERE AT OBA? AND WHY?

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?



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



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 **A**nd **L**aw enforcement **T**ogether

- To prevent and reduce crimes against our senior population.
- We like to call them “Chronologically Gifted”.



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!



**SENIORS MAKE GREAT
VOLUNTEERS!**



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, its 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

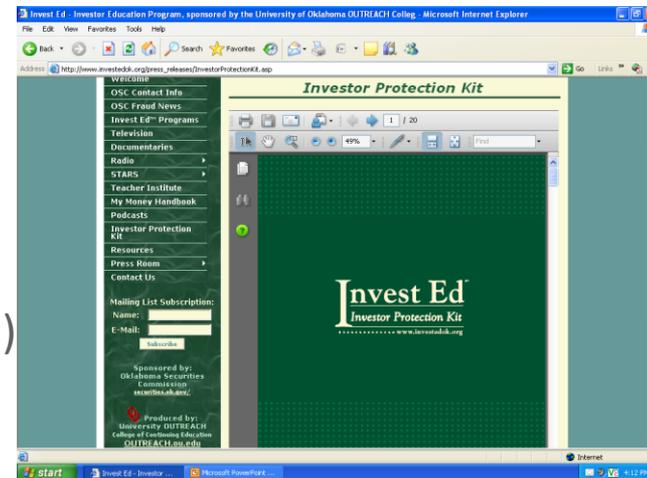


KNOW YOUR RESOURCES

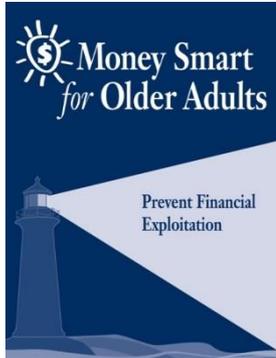
Call the FTC hotline 1.877.ID THEFT or online
<https://www.bulkorder.ftc.gov/publications/identity-theft-recovery-plan>



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



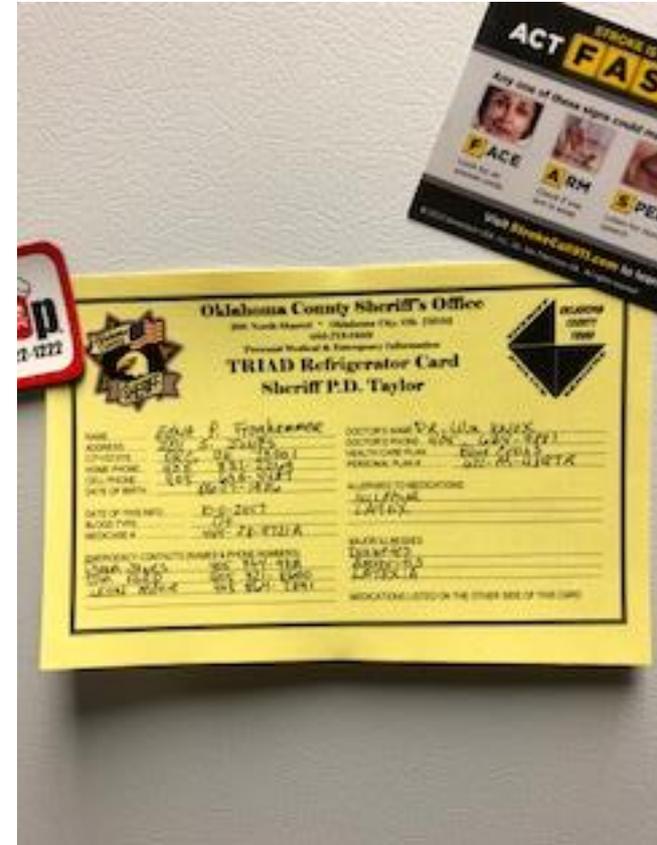
Saveandinvest.org



All available at:
<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.



Elder Justice Initiative Home

About EJI

▶ Older Adults, Families, and Caregivers

▼ Financial Exploitation

Senior Scam Alert

Federal Resource Roadmap

▶ Prosecutors

Law Enforcement

▶ Victim Specialists

▶ Multidisciplinary Teams

▶ Researchers

▶ Webinars/Outreach

Contact Us

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FINANCIAL EXPLOITATION



FIND HELP OR REPORT ABUSE

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

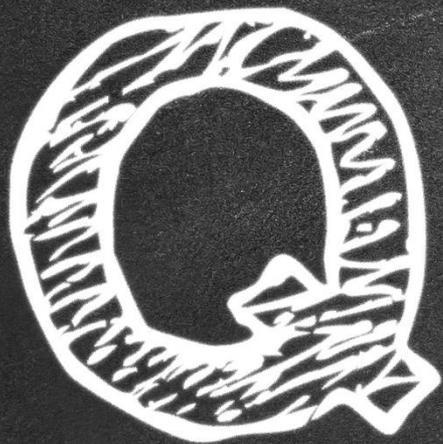
DEPARTMENT OF JUSTICE

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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.





Questions

Elder Justice Initiative

Elder.justice@usdoj.gov

www.elderjustice.gov