




## SERVICES & RESOURCES


- Ohio Attorney General Dave Yost is committed to protecting older adults. To learn more about the Elder Justice Unit or to file a complaint, call 1-800- 282-0515 or visit [www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov).
- Adult protective services help vulnerable adult sage 60 and older who are in danger of harm, are unable to protect themselves and who may have no one to assist them, The Ohio Department of Job and Family Services supervises the state's Adult Protective Services program. To find the phone number and location of your county's agency, call 1-855-OHIO-APS (1-855-6446-277) or visit [http://jfs.ohio.gov/county/County\\_Directory.pdf](http://jfs.ohio.gov/county/County_Directory.pdf)
- The Ohio Department of Aging offers the Long- Term Care Ombudsman Program to advocate for receiving home care, assisted living care and nursing home care. For more information, contact an ombudsman at 1-800-282-1206 or visit [www.aging.ohio.gov](http://www.aging.ohio.gov).
- ProSeniors is a nonprofit organization that provides free legal and long-term care assistance to older adults. Its Legal Hotline provides free legal information, advice and referrals for Ohio residents age 60 and older. For more information, call the hotline at 1-800-488-6070 or visit [www.proseniors.org](http://www.proseniors.org).

## CONTACT US:

 41 N. Perry Street, Room 104,  
Dayton, OH 45422

 937-496-7623

 [Clerkhelpcenter@mcoho.org](mailto:Clerkhelpcenter@mcoho.org)

 Monday-Friday 8:30AM to 4:30PM

To view our outreach schedule or find out more information, please visit our website at [WWW.COURTHOUSETOYOU.COM](http://WWW.COURTHOUSETOYOU.COM).



## OUR DIVISIONS:

CIVIL: 937-225-4512

CRIMINAL: 937-225-4536

DOMESTIC RELATIONS: 937-225-4562

RECORDS: 937-496-7762

AUTO TITLE: 937-225-4480

EASTERN MUNICIPAL COURT  
(HUBER HEIGHTS): 937-496-7231

WESTERN MUNICIPAL COURT  
(TROTWOOD): 937-687-9099



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CLERK OF COURTS MIKE FOLEY

**BRIDGING THE JUSTICE GAP ONE  
CONSTITUENT  
AT A TIME.**

# FINANCIAL FRAUD & EXPLOITATION

**MIKE FOLEY**

MONTGOMERY COUNTY  
CLERK OF COURTS

  
**THE HELP CENTER**  
civil - domestic relations - criminal  
MIKE FOLEY  
Montgomery County Clerk of Courts





**WITH OUR AGING POPULATION, IT'S IMPORTANT FOR FAMILY MEMBERS AND FRIENDS OF OLDER ADULTS TO PROVIDE GUIDANCE, EDUCATION AND SUPPORT TO OLDER ADULTS WHO MAY BE VULNERABLE TO FINANCIAL FRAUD AND EXPLOITATIONS**

## **COMMON TYPES OF SCAMS TARGETING OLDER ADULTS**

- **IMPOSTOR SCAMS-** Someone pretending to be from the IRS or another government agency may call, demanding payment and threatening arrest if payment is not made.
- **ROMANCE SCAMS-** Someone may "meet" the victim online or over the phone; after developing a relationship, the scammer will ask the victim to send money.
- **GRANDPARENT SCAMS-** Someone pretending to be grandchild will say he or she is in trouble and needs money immediately; the scammer will ask the victim to keep the request a secret.
- **SWEEPSTAKES/LOTTERY SCAMS-** Someone falsely claims the victim has won a sweepstakes or lottery but, before collecting the winnings, must pay taxes or a fee.
- **FAKE CHECK SCAMS-** Someone sends you a check or money order and asks you to deposit it in your account and wire-transfer back the money, minus a nice bonus for you - a "thank you" for helping. Regardless of the pitch, the result is the same: The check or money order you received is counterfeit; it will be returned to your bank unpaid, and the full amount will be deducted from your account.



## **WARNING SIGNS OF FRAUD OR FINANCIAL EXPLOITATION**

- Unexplained withdrawals from your loved one's bank account, unexplained charges to his or her credit card, or missing cash
- Changes to official documents, such as powers of attorney or wills
- Unwillingness to disclose information
- Sudden withdrawal from family and friends
- Unpaid bills when the older adult previously paid bills on time and had the resources to pay those bills
- A new "best friend" who has taken a special interest in your loved one
- Frequent visits to the bank or store to wire money or send gift cards
- Missing belongings

## **TO HELP PROTECT OLDER ADULTS IN YOUR LIFE:**

- **Get Educated-** Understand what elder fraud and financial exploitation look like and how to prevent them.
- **Stay Involved-** Encourage older adults to stay connected to family and friends. Involvement decreases isolation, which is often linked to elder fraud and financial exploitation.
- **Encourage Loved Ones To Talk With You-** When loved ones feel they can disclose information to you and you won't judge them, they may be more likely to tell you things that could indicate they are the victim of financial fraud or exploitation.
- **Speak Up-** If something seems wrong, say some thing to your loved one, other family members, those in the community who interact with your loved one or those within the residential living facility. Ask those close to your loved one if they've noticed differences in his or her habits, demeanor or financial situation.
- **Reinforce-** with your loved one that if it sounds too good to be true, it probably is!