

Exchange Bank

MEMBER FDIC

JANUARY 2019

Protecting the Elderly From Financial Abuse

You, or someone you know, could become the victim of a growing crime in America – financial abuse of older Americans. Seniors are increasingly becoming targets for financial abuse. As people over 50 years old control over 70 percent of the nation's wealth, fraudsters are using new tactics to take advantage of retiring baby boomers and the growing number of older Americans. Senior financial abuse is estimated to have cost victims at least \$2.9 billion last year alone.

What Is Elder Financial Abuse?

It's a crime that deprives older adults of their resources and ultimately their independence. Anyone who sees signs of theft, fraud, misuse of a person's assets or credit, or use of undue influence to gain control of an older person's money or property should be on the alert. Those are signs of possible exploitation. Older Americans that may have disabilities or rely on others for help can be susceptible to scams and other fraud. Advances in technology can also make it difficult for seniors to know who to trust and what's safe.

Despite these threats, taking simple steps to safeguard personal information and being aware of warning signs can protect aging men and women from financial abuse.

Tips for Seniors:

What should you do to protect yourself?

Plan ahead to protect your assets and to ensure your wishes are followed. Talk to someone at your financial institution, an attorney, or financial advisor about the best options

for you.

Shred receipts, bank statements and unused credit card offers before throwing them away.

Carefully choose a trustworthy person to act as your agent in all estate-planning matters.

Lock up your checkbook, account statements and other sensitive information when others will be in your home. Order copies of your credit report once a year to ensure accuracy.

Never give personal information, including Social Security Number, account number or other financial information to anyone over the phone unless you initiated the call and the other party is trusted. Never pay a fee or taxes to collect sweepstakes or lottery "winnings."

Never rush into a financial decision. Ask for details in writing and get a second opinion.

Consult with a financial advisor or attorney before signing any document you don't understand.

Get to know your banker and build a relationship with the people who handle your finances. They can look out for any suspicious activity related to your account.

Check references and credentials before hiring anyone. Don't allow workers to have access to information about your finances.

Pay with checks and credit cards instead of cash to keep a paper trail.

Feel free to say "no." After all, it's your money.

You have the right not to be threatened or intimidated. If you think someone close to you is trying to take control of

your finances, call your local Adult Protective Services or tell someone at your bank.

Trust your instincts. Exploiters and abusers often are very skilled. They can be charming and forceful in their effort to convince you to give up control of your finances. Don't be fooled—if something doesn't feel right, it may not be right. If it sounds too good to be true, it probably is.

What should you do if you are a victim of financial abuse?

Talk to a trusted family member who has your best interests at heart, or to your clergy.

Talk to your attorney, doctor or an officer at your bank.

Contact Adult Protective Services in your state or your local police for help.

Tips for Family and Friends:

What are the warning signs of financial abuse?

The key to spotting financial abuse is a change in a person's established financial patterns.

Watch out for these "red flags":

Unusual activity in an older person's bank accounts, including large, frequent or unexplained withdrawals.

ATM withdrawals by an older person who has never used a debit or ATM card.

Changing from a basic account to one that offers more complicated services the customer does not fully understand or need.

Withdrawals from bank accounts or transfers between accounts the customer cannot explain.

New "best friends" accompanying an older person to the bank. Sudden non-sufficient fund activity or unpaid bills.

Closing CDs or accounts without regard to penalties.

Uncharacteristic attempts to wire large sums of money.

Suspicious signatures on checks, or outright forgery.

Confusion, fear or lack of awareness on the part of an older customer.

Refusal to make eye contact, shame or reluctance to talk about the problem.

Checks written as "loans" or "gifts."

Bank statements that no longer go to the customer's home.

New powers of attorney the older person does not understand.

A caretaker, relative or friend who suddenly begins conducting financial transactions on behalf of an older person without proper documentation.

Altered wills and trusts.

Loss of property.

What should you do if you suspect financial abuse?

Talk to elderly friends or loved ones if you see any of the signs mentioned here. Try to determine what specifically is happening with their financial situation, such as a new person "helping" them with money management, or a relative using cards or credit without their permission.

Report the elder financial abuse to their bank, and enlist their banker's help to stop it and prevent its recurrence.

Contact Adult Protective Services in your town or state for help.

Report all instances of elder financial abuse to your local police—if fraud is involved, they should investigate.

Remember

Never give your Social Security number, account numbers or other personal financial information over the phone unless you initiated the call.

**Exchange Bank
Invites
Our 55 Club to a
Day at the races!!**



Where— Fonner Park, Grand Island

When—Friday, March 8th

Time—Cub House Doors Open @ 2:00 p.m.

First race starts @ 3:00 p.m.

Come join us for a fun—filled day!

Includes admission, Sandwich & drink & drawings!

RSVP by Friday, March 1st

Grand Island—308-382-2900 or 308-384-8000

Gibbon—308-468-5741

Kearney—308-237-7711

DEBIT CARD FRAUD PROTECTION—YOU MAY NOT BE AWARE OF IT!

You may not be aware of it, but your Exchange Bank debit card has around-the-clock monitoring to help protect against fraud. With this service, fraud specialists watch for suspicious card activity on your account 24/7, 365 days a year. As a result, when transactions occur that are not consistent with your usual card activity, you will receive a call from “**Fraud Prevention Services**” to verify the authenticity of these transactions; sometimes even while the transaction is happening. Please read on to see how this protection service works for you.

Debit Card Fraud Protection

- The service has information about fraud that has occurred for other cardholders
- The service learns your normal spending patterns. Based on a combination of this information, the service evaluates your transaction. If the transaction is considered risky, you will receive an automated call to verify that you authorized the transaction
- The automated call will come from Fraud Prevention Services on behalf of Exchange Bank
- You will be asked a series of questions to confirm your identity. These may include: the primary cardholder’s 5-digit zip code, 10-digit phone number, birth date and the last 4 digits of the primary card holder’s social security number. **You will not be asked for your card number, expiration date or security code on the back of the card**
- If you confirm the transaction is legitimate, there is no impact
- If you confirm that you did not authorize the transaction, that card is immediately blocked to stop more fraudulent transactions
- If the automated fraud specialist cannot reach you, a message will be left and your card may be temporarily blocked until you return the call
- If you are unable to take the call when they contact you, it is very important that you contact them back at the number left in your message

How you can help

- Protect your card and card information
- Regularly monitor your statements for any unauthorized activity
- If you are contacted by an automated fraud specialist, please return the call as soon as possible
- Verify that Exchange Bank has your current phone number on file so you can be contacted easily if any questionable activity is detected on your account

Important Details to Remember:

Traveling internationally or outside your normal geographic area? Notify us first so we can make sure your card is working for you while you travel. If you ever get a call from “**Fraud Prevention Services**,” know that they are doing their job to prevent potential fraudulent use of your debit card.



North Platte..... Here we come!!!

Thursday, April 11th

\$79.00 Per Person

Tour includes: Roundtrip Motor Coach Transportation, Meals, All Admission, Tax & Driver Gratuities.

5:45 a.m.—Bus will depart Grand Island at Bosselman’s Interstate I-80 @ White Caboose.

6:15 a.m.—Pick up in Gibbon @ The Baptist Church

6:45 a.m.—Pick up Kearney @ Exchange Bank, 3110 2nd Ave.

8:15 a.m.— Break at Lexington—Breakfast @ Kirk’s Nebraskaland Restaurant

Arriving at the Golden Spike Tower @ 9:15 a.m. Rising 8-stories above the tracks, the Golden Spike Tower offers a panoramic view of Union Pacific’s Bailey Yard from an open air platform or enclosed viewing area.



At 11:00 a.m. our next stop is **Switchyard Grill & Pub** for a delicious lunch!

After lunch we will tour **Buffalo Bill State Historical Park**. To experience the Wild West with the ride with Wild Bunch! Buffalo Bill awaits your arrival into the 19th century to guide you through the mansion and barn he called home for 40 years during his Wild West Show. Immerse yourself in the ‘Wild West’ as Buffalo Bill lived each day; with horses, wagon rides, servants, ranch-hands, gun fire, law-and-no-order, and much more!



Our final tour will be Cody Park Railroad Museum. Step aboard Union Pacific’s Challenger steam locomotive. The Cody Park Railroad Museum displays the only Challenger 3900 series steam locomotive in the world.

3:15 p.m. Departing for home

4:45 p.m. Approximately arriving Kearney

5:15 p.m. Approximately arriving Gibbon

5:45 p.m. Approximately arriving Grand Island

Come join Exchange Bank for a one day adventure!!

Make your reservation early, limited seating!!

Full payment is required with your reservation

Deadline for sign up is Friday, April 5, 2019

Cancellation Policy: We will refund up to Friday, April 5, 2019.

After that, you will be subject to all non-refundable costs unless your spot is filled.

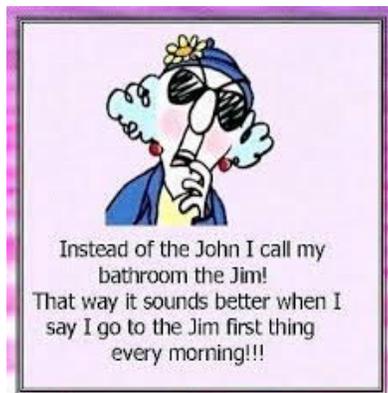
For reservations, contact Exchange Bank:

Kearney—308-237-7711 Gibbon—308-468-5741 Grand Island—308-382-2900 or 308-384-8000

1204 Allen Drive
PO Box 5793
Grand Island, NE 68802
939 South Locust St
Grand Island, NE 68801
14 LaBarre
PO Box 760
Gibbon, NE 68840
3110 2nd Ave
PO Box 397
Kearney, NE 68848



2018 CALENDAR DATES TO REMEMBER..



Monday, January 21st—Closed in observance of Dr. Martin Luther King Jr. Day
Thursday, February 14th— Valentine’s Day, Stop by and get a FREE FLOWER!
Monday, February 18th- Closed in observance of President’s Day
Friday, March 8th—Day at the Races—Fonner Park, Grand Island
Sunday, March 10th—Daylight Saving Time Begins
Sunday, March 17th—St. Patrick’s Day
Wednesday, March 20th—Spring Begins
Thursday, April 11th—North Platte One Day Trip
Friday, April 19th—Good Friday
Sunday, April 21st—Easter
Sunday, May 12th— Mother’s Day, Stop by and get a FREE FLOWER!!
Thursday, June 6th—Customer Appreciation Day at all locations

**Snowbirds—Remember to contact us when you arrive home so we can
change your address.**

Watch for more upcoming trip information!