

An FRPA member shares two situations recently of Elder Abuse.

- An elder customer of the bank stops by to tell a teller that he is expecting a large wire transfer. It is for \$100,000. In the meantime, he wants to wire out some of his funds. The teller asks why he is getting this large wire transfer. He proceeds to state that he is helping a person in his building with their money and the other person is helping him with chores and such. The customer says that the money is coming from New York. The customer looks nervous. While at the teller line, he receives a phone call that he takes. The teller can overhear the person calling and they have a foreign accent and are telling the customer what to say. Upon further conversations, the bank did not send any wires and the customer did not receive any large wire transfers. The bank did call the local police department and asked them to check on the customer.
- Another situation, just a few days later, was when a customer came into the bank and asked for \$35,000 in cash. She did have the funds in her account, but this was a very unusual request from her. She told the teller that she was having some work done in her home. The teller told her that often, if the construction company wanted funds upfront, it was a scam. The customer insisted that the person doing the work was a relative and that she trusted them. Then as they continued talking, the customer decided that she may need more money, with the price of everything having gone up. So, she ended up taking out of her account \$50,000. It was her money, as she kept telling the bank staff. A week later she came back into the bank and admitted that she had been scammed. She shared that she had received a call from someone who said they were an FBI agent. She was told that there was a warrant out for her arrest for drug charges. They told her that she should give the FBI \$50,000 so they could protect her assets as they worked through the drug charges. She was to put the money in a box, tape it closed and when a van showed up at her home, she would run out to the van and then toss it into the passenger side window. All of which she did.