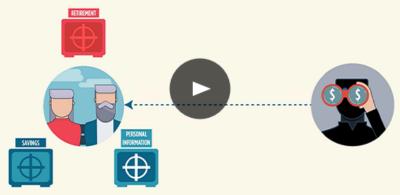


## **Tips To Help Seniors Keep Their Money Safe**

As we get older we become more valuable targets to scammers out to steal money or valuable personal information.

That's because many of us have saved money and built retirement funds and we can become more vulnerable to people who call us or send email threatening discontinuation of vital services, or claiming trouble with bank or credit accounts.

## Seniors Are Targets Of Scammers Seeking Money, Information



Experts suggest that older adults keep a close eye on their financial accounts and be wary of unsolicited email or phone calls demanding money or promising wealth.

To help keep your money safe, experts suggest that you regularly monitor your accounts, and that you set up direct deposits and automatic payments if possible. Here are some tips to keep in mind:

- Online and mobile banking give you access to your accounts day or night. This is a
  great way to keep track of balances and any deposits or transactions. If you notice
  anything strange, it's important to call the toll-free number on the back of your
  bank card or the official number of your bank branch as soon as possible and
  explain what you noticed.
- With mobile banking you can also set up text or email alerts notifying you of unexpected transactions and balance updates. You can even get reminders of when

bills are due or have been paid.

- Speaking of bills, online bill payments are reasonably simple to set up and are more secure than sending checks through the mail and risking them being lost or stolen.
- Direct deposits of paychecks or benefits such as Social Security checks protect you from mail theft and save you from having to make a trip to your financial institution just to make a deposit.

If you're unsure how to use these helpful online banking tools, stop into your branch office and ask for help.

Besides closely monitoring your financial accounts, experts recommend that you be wary of scams where people demand money via a wire transfer or prepaid bank card and threatening you with service cutoffs or fines unless you pay immediately.

This is often done over the phone, via email or by text. With that in mind, don't click on links or download any attachments if you are unsure of the sender. If you think there is a chance that a communication like this might be valid, look up and call the official number of the business or government agency and explain why you are calling.

While taking these precautions might seem like overkill, what you're really doing is protecting yourself and all the money you've saved over the years.

Whether it's years down the road or you're already living your best life in retirement, our Endless Summer program is perfect for members ages 55 and better.

## Visit Endless Summer

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As always, we thank you for your membership & the opportunity to serve you!



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