

## TIPS FOR OUR SENIOR CITIZENS

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What can you do to protect yourself?

- Plan ahead to protect your assets and to ensure your wishes are followed. Talk to your financial institution, an attorney, or a financial advisor about the best options for you.
- Always shred your bank/ATM receipts, bank statements, and any unused credit card offers before throwing them in the trash.
- Lock up (secure) your checkbook, account statements and other confidential information when others will be in your home.
- Order copies of your Credit Report at least once a year to ensure the information is accurate.
- Never give personal information, such as Social Security Number, account number or other financial information to anyone over the phone, unless you initiated the call and the person is a trusted individual.
- Never pay a fee or taxes in order to collect sweepstakes or lottery winnings.
- Never rush into a financial decision until you have the details in writing. Consult someone you trust for a second opinion.
- Get to know your banker and build a relationship with the people who handle your financial assets. This will allow for these individuals to look out for any suspicious activity related to your accounts.
- Pay with checks and credit cards instead of cash to have a paper trail.
- Feel free to say “no”. After all, it is your money!
- Always trust your instincts. Fraudsters are very skilled. Usually, if it sounds too good to be true, it usually is.

Franklin Bank is committed to protecting our Senior Citizen customers. Please use these tips as a source of security and protection concerning your financial information. We are here to help you and keep your financial assets safe!