REGIONS NEXT STEP

What Should You Do If You Or Someone You Know Becomes A Victim Of Financial Exploitation?

In most cases, you would contact Adult Protective Services, generally a part of your county or state department of social services. You can find contact information at eldercare.gov, a public service provided by the U.S. Administration on Aging, or by calling 1-800-677-1116.

For cases of identity theft, contact your local police and the Federal Trade Commission (FTC). If the loss involves funds held in a financial institution, such as a bank or credit union, report the problem to the institution immediately.

If you have concerns with an FDIC supervised financial institution, please go to www2.fdic.gov/starsmail/index.asp.

HOW TO CHECK OUT YOUR BROKER OR INVESTMENT ADVISER

You can check a broker's background via the Financial Industry Regulatory Authority (FINRA) BrokerCheck at www.finra.org, or by calling the FINRA BrokerCheck Hotline at 1-800 289-9999. You may also contact the state securities office and Better Business Bureau. To learn more about senior certification and designations, visit FINRA at finra.org/industry/issues/seniors/p124734.

TIPS TOOLS FOR HELPING SENIORS AVOID FINANCIAL EXPLOITATION

How To Avoid ID Theft

Regions NEXT STEP

IDENTITY THEFT

TAKE ACTION IMMEDIATELY

File a police report

Contact your creditors

GET A COPY OF THE POLICE REPORT

Ask to speak with someone in the security or fraud department

FOLLOW UP IN WRITING AND INCLUDE COPIES OF SUPPORTING DOCUMENTS

ASK FOR VERIFICATION THAT DISPUTED ACCOUNTS HAVE BEEN CLOSED AND FRAUDULENT DEBTS DISCHARGED

KEEP RECORDS OF ALL CONVERSATIONS AND CORRESPONDENCE

For more information:

1-877-IDTHEFT (438-4338)

identitytheft.gov

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How to Avoid Medical Identity Theft

REGIONS NEXT STEP

HOW TO AVOID MEDICAL IDENTITY THEFT

Ask your health care provider for a copy of your current medical file. If anything seems wrong, write to your health plan or provider and ask for a correction.

Protect your Medicare and other health insurance cards in the same way you would protect a credit card.

Review your Medicare Summary Notices (MSN), Explanation of Benefits (EOB) statements and medical bills for suspicious charges. If you find incorrect information in your records, insist that it be corrected or removed.

Only give personal information to Medicare-approved doctors, other providers and suppliers; your State Health Insurance Assistance Program or Senior Medicare Patrol (SMP) program; or Social Security. [Call 1-800-MEDICARE, visit smpresource.org]

Beware of offers of free medical equipment, services or goods in exchange for your Medicare number.

Shred papers with your medical identity before putting them in the trash. Remove or destroy labels on prescription bottles and packages before you put them in the trash.

TIPS TOOLS FOR HELPING SENIORS AVOID FINANCIAL EXPLOITATION

In Case Of Emergency

Regions NEXT STEP

File a police report

Cancel your credit cards

Get a new ATM card

Report loss to bank

Place a fraud alert on your credit report

Initial alert
Extended alert
Security freeze

Equifax®: equifax.com
TransUnion®: transunion.com
Experian®: experian.com

Contact major check verification companies

TeleCheck®: 1-800-366-2425
Certegy®: 1-800-437-5120

This information is general in nature and is not intended to be legal, tax, or financial advice. Although Regions believes this information to be accurate, it cannot ensure that it will remain up to date. Statements or opinions of individuals referenced herein are their own—not Regions'. Consult an appropriate professional concerning your specific situation and irs.gov for current tax rules.

TIPS TOOLS FOR HELPING SENIORS AVOID FINANCIAL EXPLOITATION

REGIONS NEXT STEP

Prepare For The Unexpected: What To Have Ready

1

COPIES OF IMPORTANT DOCUMENTS

2

A SAFE PLACE TO STORE THESE COPIES

3

EMERGENCY EVACUATION BAG

4

PEACE OF MIND

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TIPS TOOLS FOR HELPING SENIORS AVOID FINANCIAL EXPLOITATION

Gather Information Checklist

REGIONS NEXT STEP

GATHER YOUR INFORMATION

Personal Documents

- [ ] Social Security Number
- [ ] Date of Birth/Birth Certificate
- [ ] Marriage Certificate/Divorce papers
- [ ] Death Certificate (for deceased spouse)
- [ ] Military Records
  - [ ] Branch of service
  - [ ] VA ID #
  - [ ] Veterans Military Service Record (DD214)
- [ ] Driver's License/Organ Donor Card
- [ ] Passport/Citizenship Papers

Financial Documents

- [ ] Financial account documents, such as bank, brokerage, insurance, retirement account, etc.
- [ ] Loan documents, such as mortgage, car, credit cards and other debt
- [ ] Recent tax returns
- [ ] Will
- [ ] Trusts
- [ ] Location of safe deposit box and keys

GATHER YOUR TEAM CONTACT INFORMATION

- [ ] Family Members
- [ ] Lawyer
- [ ] Insurance Agent
- [ ] Banker
- [ ] Pastor
- [ ] Doctor(s)
- [ ] Neighbors

RESOURCES

Regions Bank offers financial insights to help you confidently take your next steps. Resources available on **Regions.com/nextstep**

ADDITIONAL RESOURCES

Where can I learn more about Medicare? 1-800-MEDICARE or medicare.gov

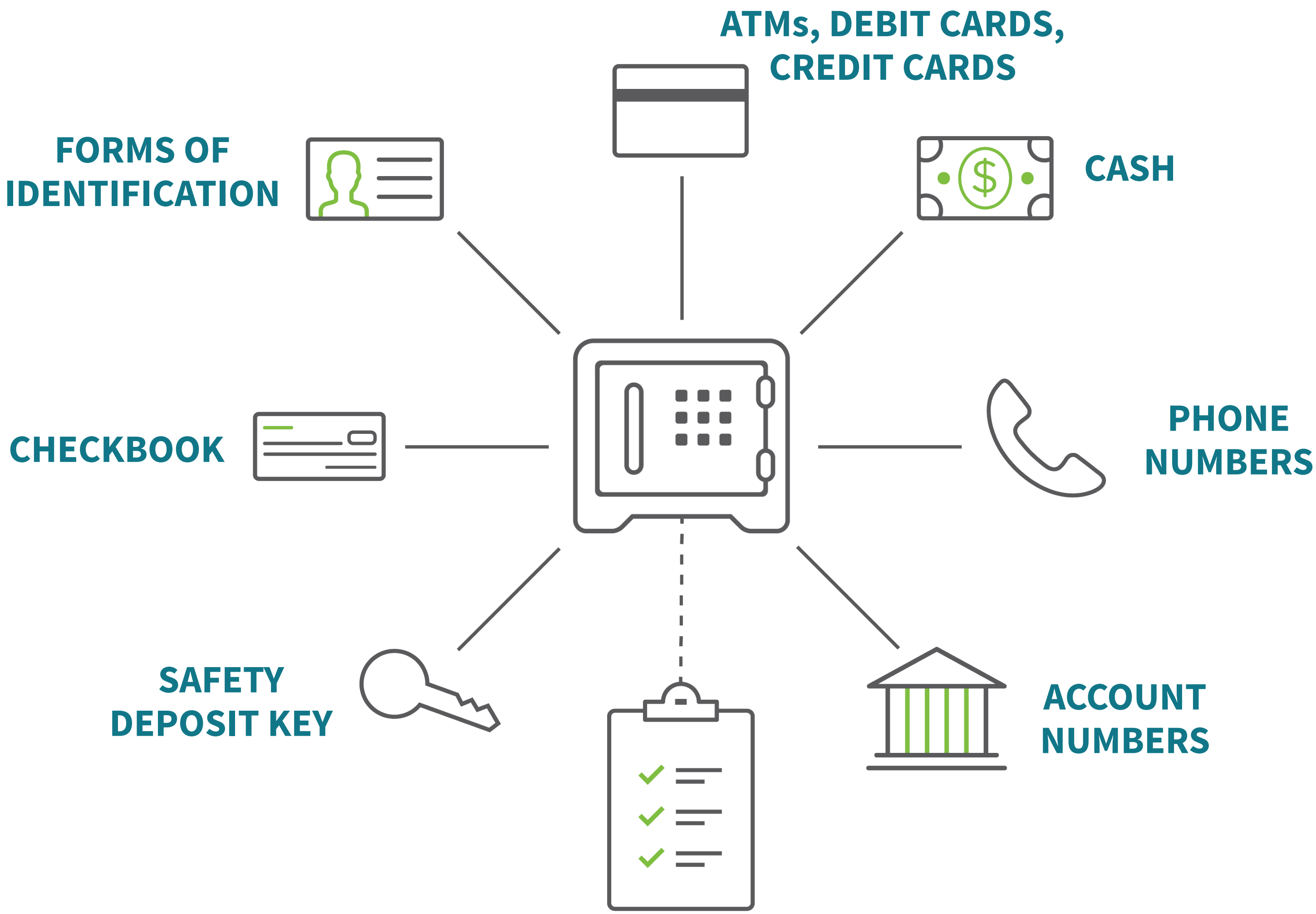
Many other resources can be found at aarp.org

Where can I learn more about Medicaid? cms.hhs.gov/medicaid

Information on eldercare resources are at eldercare.gov or 1-800-677-1116

TIPS TOOLS FOR HELPING SENIORS AVOID FINANCIAL EXPLOITATION

What To Keep And Where To Keep It



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