

When You Make That Call



Go ahead. Make the call. It could save your customer's financial life.

If you are a bank or credit union employee, and you suspect one of your elderly or disabled customers is being financially exploited, you can report it to the toll-free hotline at the Department of Health and Senior Services (DHSS).

Your confidentiality will be protected under Missouri law. You can't get into any trouble as long as you fairly report your concerns.

When you call the hotline, you'll be asked to give your name, business telephone and address. You'll also need to give the same contact information about the alleged victim and who you think is taking advantage of him or her.

You'll be asked to describe the incident or allegation.

After that, a DHSS investigator will contact you and your financial institution for more information. He or she may ask you to describe the behavior between the alleged victim and perpetrator, show signatures on the alleged victim's checks and verify account transaction amounts and dates. The DHSS investigator will also interview your elderly or disabled customer, the alleged perpetrator and any witnesses. Information about your customer's age or disability is helpful. By law, DHSS can proceed with an investigation only if it has reason to believe the alleged victim is at least 60, or disabled and between 18 and 59.

During the investigation, the DHSS employee will take whatever steps are necessary to protect your customer. If DHSS substantiates the financial exploitation allegation, it makes a report to law enforcement and the county prosecutor. DHSS also determines if your customer needs help from Adult Protective Services (APS). APS helps seniors and disabled adults who are unable to manage their own affairs or protect themselves from harm.

DHSS receives and investigates reports of financial exploitation of elderly and disabled Missourians. If you suspect one of your elderly or disabled customers is being financially exploited, call the Department of Health and Senior Services' toll-free hotline at 1-800-392-0210.