

Charlotte



Cassie is a new employee and works with customers on a daily basis at the Sundog Credit Union.



John is the manager of the Sundog Credit Union and is a long time member of the community.



Charlotte is a 72-year-old customer of the Sundog Credit Union living in tribal housing and who lost her husband to cancer last year.

Cassie goes to John with a concern:

Cassie: Charlotte receives a monthly oil check that is directly deposited into her checking account. Her daughter, Ellen, is listed on her account so that she can pay her mother's bills, pick up groceries, and take care of additional expenses. This morning, Charlotte stopped into the bank to withdraw some money and wanted to know her balance. When she was given the balance she seemed very confused.

John asks Cassie if there is anything else.

Cassie: Charlotte mentioned that when she asked her daughter to buy a new chair for the living room, Ellen said there was no money. She also told me that her daughter wanted her to sign some papers. When I asked her why, she said she wasn't sure and seemed very uncomfortable.

John: Thank you for bringing this to my attention. There are a lot of risk factors that can contribute to an elder's vulnerability for financial exploitation. I'm going to call Charlotte and set up a time to talk.

Charlotte comes in to talk with John

John: Hi Charlotte, thanks for coming in today. Cassie told me that you were concerned about your checking account balances.

Charlotte: Yeah, I get my oil check every month and it goes right into my account and I don't spend much money. So I don't understand why I don't have any money.

John: If you'd like we can take a look at your bank statements over the past few months to see where your money is going.

Charlotte: Yes, that would be a good idea. I guess I should have a better handle on my money, but I rely on Ellen to take care of this.

John: Let's see Charlotte, last month there were payments for housing, utilities, phone and your car. I also see that there were debit charges at the grocery store for \$256, \$289, \$212, along with \$177 at a clothing store.

Questions:

1. What risk factors for financial exploitation do you see?
2. How might you handle this if you were the teller? The bank manager? Law Enforcement?