

PREVENT FINANCIAL ABUSE

The following steps are recommended to help all of us avoid financial abuse:

1. Don't sign up for any contests, sweepstakes, or "free" offers for anything.
2. Shred financial documents and paperwork with personal information before you discard them.
3. Protect your Social Security number. Give it out only if absolutely necessary or ask to use another identifier.
4. Don't give out personal information over the phone, mail or the Internet unless you know who you are dealing with.
5. Don't give out passwords for any of your accounts to anyone
6. Don't give out your credit card numbers to any strangers.
7. Never click on the link provided in an e-mail if you don't recognize the sender. It may contain a virus that can contaminate your computer.
8. Don't be intimidated by an e-mail or caller who suggests dire consequences if you do not immediately provide or verify financial information. **DON'T GIVE THEM ONLINE ACCESS TO YOUR COMPUTER!**
9. If you believe the contact is legitimate, go to the company's Web site by typing in the site address directly or using a page you have previously bookmarked, instead of a link provided in the e-mail.
10. Be aware of being kept on the phone for a long time.
11. Get a phone number and call the person back.
12. Be wary of promises of quick profits, offers to share "inside" information, and pressure to invest before you have an opportunity to investigate.
13. Words like "guarantee," "high return," "limited offer," or "as safe as a CD." are red flags.
14. Don't assume that people on line are who they claim they are.
15. Do business with people you know.
16. Take your time to make decisions.
17. Be sure to talk over all financial decisions with a trusted family

member, friend or financial adviser.

18. Never act on a recommendation from your sales representative that you make a dramatic change in your investments or investment strategy.

19. Watch out for any pressure to trade your account in a manner that is inconsistent with your investment goals and the risk you want or can afford to take.

20. This is especially important. Do not believe any assurances from your sales representative that an error in your account is due solely to a computer or clerical error. Insist that the branch manager or compliance officer promptly send a written explanation and follow up to make sure the error is fixed.

This list was graciously provided by Russell L. Forkey, P.A., and see www.forkeylaw.com