



Financial Record Request Tip Sheet

Banking and consumer privacy laws require lawful consent for a third party to access an alleged victim's personal financial records, making it difficult for concerned parties to investigate financial exploitation against older adults who may not be capable of giving such consent. However, the following parties have legal authority to access this information when fraud is suspected:

- Power of Attorney or Guardian
- Adult Protective Services
- Law Enforcement

Requests for records from financial institutions must be made in writing and submitted through the appropriate channels. Check the financial institution's website, or call its fraud investigations department to confirm specific procedures.

At minimum, you should request **monthly statements** for any and all accounts held individually or jointly by the alleged victim for at least two years. If you know approximately when the alleged perpetrator(s) became involved, request six months prior to that date.

In addition, you should also request the following **supporting documents** to provide a complete accounting of spending during the period of the alleged abuse:

- ✓ Account opening/change documents (sometimes called "signature cards")
- ✓ Deposit slips & items
- ✓ Withdrawal slips
- ✓ Copies of canceled checks (front and back)
- ✓ Teller notes
- ✓ Transfer details/offsets showing origin/destination account numbers & financial institutions
- ✓ Power of Attorney documents on record
- ✓ Bank checks
- ✓ Mortgage/loan statements/records
- ✓ Credit card statements