

New Year, New Ideas!

How to Create an Impactful Community Engagement Strategy

Wednesday, February 22
3:00 PM – 4:00 PM ET

Housekeeping Announcements

- ✓ Webinar is being recorded.
- ✓ Slides and recording will be emailed.
- ✓ Ask questions in the Q&A pod.
- ✓ We'll get to questions at the end!

Today's Agenda

- About the ABA Foundation
- 2023 Community Engagement Trends
- Upcoming Consumer & Community Campaigns
- Audience Q&A
- Wrap-Up & Call to Action

Our Mission

We're **on a mission** to inspire, equip, and empower banks of all sizes to:



Build Long-term
Financial Security
for Youth to
Seniors



Promote
Revitalized and
Resilient
Communities



Advance Economic
Opportunity for All



LIGHTS
CAMERA
SAVE!®



SAFE BANKING
FOR SENIORS®

**ABA Foundation has set a three-year, industry-wide goal:
enable 5 million Americans to access pathways to prosperity.
Join us by participating in these free programs.**

aba.com/FinEd

Poll Question 1

- What is your bank size?
 - Small (< \$1B)
 - Medium (\$1B – \$9.9B)
 - Large (\geq \$10B)

Poll Question 2

- What are your top community engagement priorities?
 - Financial education
 - Consumer protection
 - Affordable housing
 - Serving diverse populations/ financial inclusion
 - Other

Trends in Community Engagement

- More economic pressures
- Continued turnover and shifting in community development field
- Trust-based philanthropy continues to gain momentum

2023 Consumer & Community Focus Areas



Youth Financial Education



Consumer Protection



Older Adults



**Community & Economic
Development**

Youth Financial Education



April is Financial Literacy Month

Teach Children to Save Day is
Thursday, April 28



What is Teach Children to Save?

Annually in April and throughout the year, bankers have the opportunity to outreach in their communities to raise financial awareness with the youth

- The Teach program targets kids in elementary and middle schools, grades K – 8
- At aba.com/teach are all the resources needed to provide lessons, awareness media, new engaging videos
- Presentations are *not required* to raise awareness

April is Financial Literacy Month

What is Teach Children to Save? *Engaging Lessons covering a variety of topics all relevant and prepared for you to support students at their level.*

Budgeting

Interest

Making Decisions

Saving for the Unexpected

Recognizing Money

April is Financial Literacy Month

Sound great but still unsure?

Our turnkey resources provide you with everything you need to get started!

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ABAToolbox on Financial Education

Starting a Financial Education Program at Your Bank



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ABAToolbox on Financial Education

LEVEL 2
Teaching a One-Time or Annual Event



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ABAToolbox on Financial Education
ABA Members Only

LEVEL 3
Developing Long-Term Educational Programs



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LEVEL 1
Using Your Website to Educate



ABA FOUNDATION

ABAToolbox on Financial Education

Communicating About Financial Education



April is Financial Literacy Month

Teach Children to Save Day is
Thursday, April 28



What is Teach Children to Save?

- **NEW THIS YEAR!** We are unveiling our much-anticipated interactive gameshow video with the hometown's favorite Piggy, STASH!!
- Middle School Money Mission is a new *interactive video lesson* with complete facilitator's guide free to all our registered bankers to utilize!

October is Cybersecurity Awareness Month

Who should Get Smart About Credit?

EVERYONE! This program starts at the middle grades and progresses into college ages and even above.

- Educate the youth in your communities through virtual or in-person lessons
- Utilize videos and activities to engage and create financial awareness
- At aba.com/getsmart click to register - materials are ready and waiting for you to help teens and young adults create lifelong financial skills in your communities

Get Smart About Credit Day is
Thursday, October 19



October is Cybersecurity Awareness Month

What is Get Smart About Credit? *The opportunity to help young adults develop financial know-how with real world lessons.*



Budgeting in High School



Budgeting in the Real World



Knowing Your Score



Paying for College



Protecting Your Financial Identity



Careers in Banking

October is Cybersecurity Awareness Month

Once you register...

Everything you need is just a click away!



Get Smart About Credit Communications Toolkit



Get Smart About Credit

DESCRIPTION

ABA Foundation's national campaign to provide teens and young adults with well-rounded personal finance skills through local banks is now more immersive and flexible than ever. This industry-wide movement to expand the reach of financial education gives bankers free tools to equip young people with identity theft prevention skills, the chance to explore banking careers and more—both in and out of the classroom.

TIMELINE

Evergreen

KEY DATES

Get Smart About Credit Day
Thursday, 10/19/23

HASHTAG

#GetSmartAboutCredit

[Social Shares - General Campaign](#)

[Social Shares - Get Smart About Credit Day](#)

[Social Shares - Get Smart About Credit Presentations](#)

[Social Shares - Banking Careers](#)

[Social Shares - Budgeting and Emergency Saving](#)

[Social Shares - Credit Score](#)

[Social Shares - Identity Theft Prevention](#)

[Social Shares - Paying for College](#)

[Printables](#)

[Digital Resources](#)

[Media Resources](#)

[Presentation Resources](#)

October is Cybersecurity Awareness Month

Who should Get Smart About Credit?

In this current climate,

KNOWLEDGE IS POWER and what better way to reach this age group than through media!

Scams are everywhere and scammers are targeting our youth. To help you combat this fight we have added **four videos** to our toolkit regarding scams. **NEW THIS YEAR!**

Debuting for you today - Take a look!!

Get Smart About Credit Day is
Thursday, October 19



Scholarship-Student Loan Scam Video

Contest Time

Lights Camera Save! Video Contest
Opens October 1 – November 31



**LIGHTS
CAMERA
SAVE!**®

How much fun is

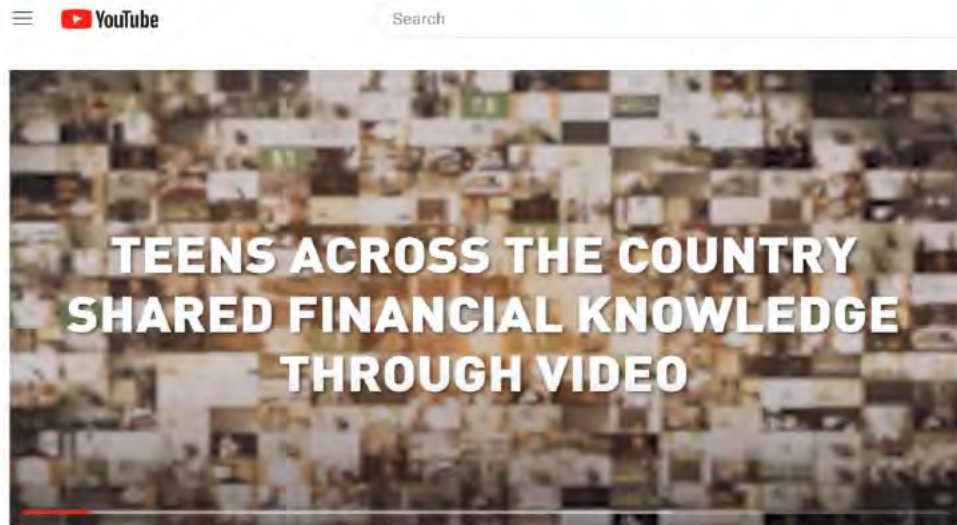
Lights Camera Save!?

“Best Contest Ever!!” – How could you go wrong with any teenager when you inspire them to create a Tik Tok, Snap, or any social media video where they can win money?

The 2023 contest opens this fall and I will be sharing marketing materials to registered banks this summer. Go to aba.com/lightscamerasave to get started!

Contest

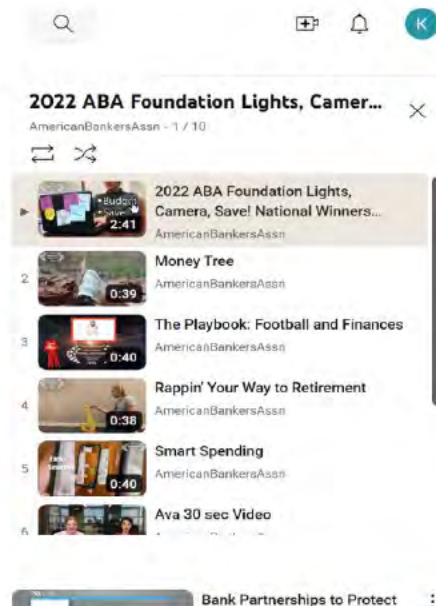
Register and see last year's entries on the ABA YouTube channel, the link is on the Lights Camera Save! page.



2022 ABA Foundation Lights, Camera, Save! National Winners Announcement

aba.com/Foundation | 1-800-BANKERS

Lights Camera Save! Video Contest *Opens October 1 – November 31*



Older Americans




**SAFE BANKING
FOR SENIORS**®

Protecting Older Americans Toolbox

PROTECTING THE FINANCIAL SECURITY OF OLDER AMERICANS TOOLBOX

RESOURCE 1

Starting a Senior Financial Education Program at Your Bank



ABA FOUNDATION

PROTECTING THE FINANCIAL SECURITY OF OLDER AMERICANS TOOLBOX

RESOURCE 2

Planning Senior Financial Education Program Events

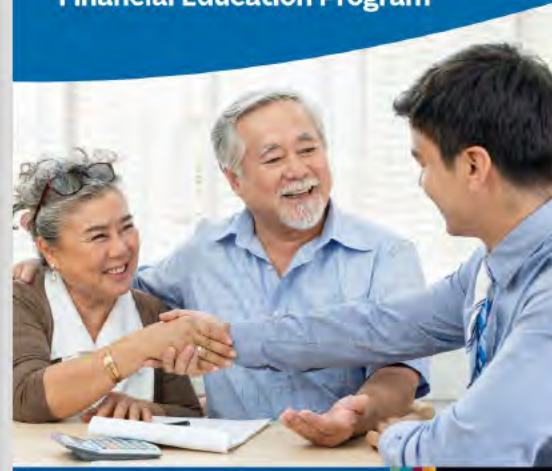


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PROTECTING THE FINANCIAL SECURITY OF OLDER AMERICANS TOOLBOX

RESOURCE 3

Communicating Your Senior Financial Education Program



ABA FOUNDATION

Presentation Modules



Elder Financial Exploitation Prevention

- **Avoiding and Identifying Scams**

- What a scam is
- Why scams work
- Types of scams
 - Giveaways/Lottery
 - Impostor
 - Charity
 - Investment
 - Contractor/Home Repair
 - Romance
- Warning signs of scams
- Building scam defenses

- **Preventing Identity Theft**

- What identity theft is
- How identity thieves operate
- Who the victims are
- How you can protect yourself



Financial Caregiving

- **Choosing a Financial Caregiver**
 - What a financial caregiver is
 - Choosing the right person for the job
 - A financial caregiver's responsibilities
 - What to do if things don't work out

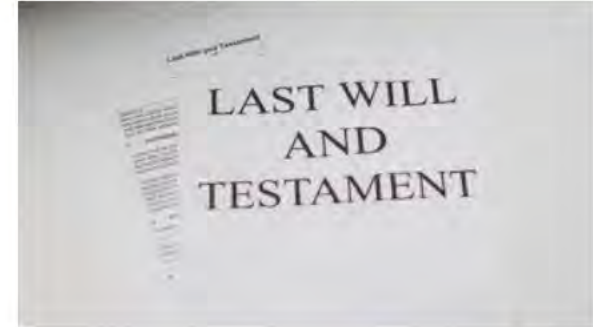


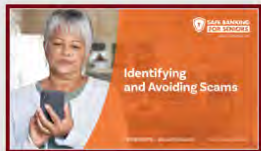
- **Acting as a Responsible Financial Caregiver**
 - What a financial caregiver does
 - Types of financial caregiving
 - Financial caregiver challenges



Power of Attorney and Executor Roles

- **Understanding Power of Attorney**
 - What is a power of attorney (POA)?
 - How does a POA work?
 - Why do you need one or more POAs?
 - When is the right time to create POAs?
 - Whom should you choose?
- **Choosing an Executor**
 - What is an estate?
 - What is an executor?
 - What are an executor's responsibilities?
 - How do you choose an executor?





1

What We'll Discuss

- What a scam is
- Why scams work
- Types of scams
- Warning signs of scams
- Building scam defenses

2

What Is a Scam?

- A scam is a trick a con artist plays on an unsuspecting victim
- The goal is to extort money
- If the scam succeeds, the victim's money is gone and so is the scammer

3



4

Profile of a Scammer

A master of persuasion with a plausible story, or the ultimate salesperson with a tempting offer.

- Easily pinpoints a victim's vulnerabilities
- Quickly gains trust
- Shows no mercy

5

How Scammers Find You

- Buy contact information
- Power online and on social media sites
- Infiltrate groups to which you belong
- Go door to door

6

Scammers and Victims

- Scammers are highly skilled at their trade
 - Appeal to emotions: sympathy, fear, loneliness
 - Don't "ask" for an answer
 - Insist on secrecy
- Victims are vulnerable

7

Solving the Scam Problem

- The scam problem has one solution: knowing how to protect yourself
- To do that, you must recognize a scam when you see it!

8

The Variety of Scams

- Giveaways: winning prizes, lottery, free trip
- Sweetheart
- Family Imposter
- Government Imposter
- Tech Support
- Phony charities
- Investment tips or deals: "too good to pass up"
- Contractor

9

Giveaway Scams

- Letter, email or call that's "thrilled" to announce you're a winner
- Requires an immediate response
- Requests up front payment to
 - Release winnings
 - Secure the reservation
 - Prepay taxes

10

Sweetheart Scams

- Scammers create fake profiles on dating sites, apps, or social media sites
- They work to build trust and profess love quickly
- Often state they're outside the USA
- Ask for money

11

Family Imposter Scams

- Urgent call from scammer posing as family member or close friend
- Family member or caller in serious trouble
- Money required immediately to resolve problem
- Secrecy is paramount

12

Government Imposter Scams

- Scammers say
 - you did not appear for jury duty
 - your Social Security or Medicare benefits have been suspended
 - you owe back taxes or there's a problem with your return and ask you to verify your information
- You can avoid prosecution, arrest, or deportation if you pay what's due within 24 hours
- Payment must be made by wire transfer, gift card, banker's check, or cryptocurrency

13

Tech Support Scams

- Pop-up warning with a fake error message and a number to call
- You may receive a phone call from scammer impersonating representatives from a technology company, like Apple, Google, or Microsoft
- Criminals try to convince victims to provide remote access to their computer to "troubleshoot" an issue
- The goal is to get your money and access your personal information

14

Charity Scams

- Urgent plea for humanitarian help
- Pressure to make immediate donation
- Sometimes quasi-legitimate
- Sometimes little more than a sad story and a carefully chosen name

15

Investment Scams

- Investment described as risk free
- Above average return guaranteed
- Immediate purchase often required
- Fees and commissions ignored or obscured

16

Contractor Scams

- Solicits a job by pointing out an "urgent" problem
- Asks for up front payment in cash
- Begins the job, but claims it's much more serious than initially thought
- Demands more money
- Disappears with the work unfinished

17

Spotting Scams

All scams have warning signs:

- Immediate action required
- Instance on secrecy
- Money needed up front
- Hard to track payment methods

18

Why Seniors are Targeted by Scammers

- Regular income, lifetime of assets
- May be more trusting or willing to listen
- May be grateful for attention
- May be eager to help when they can

19

Contributing Factors

- Fear of outliving assets
- Less mentally alert
- Less financially astute
- Less internet savvy

20



21

Block Those Scammers

- Register with National Do Not Call Registry at www.donotcall.gov to limit phone calls
- Register with www.optoutchoice.com to limit junk mail
- Use anti-virus software
- Be very cautious about clicking on email links
- Limit personal information on social media

22

Build Your Scam Defenses

- Be suspicious of any situation that requires you to send money up front
- Tell someone you trust
- Assume that insistence on secrecy is a ploy to deceive
- Confirm all stories, offers or charities independently
- Choose the privacy settings on social media accounts

23

If You're a Scam Victim

- Don't be embarrassed or afraid
- Tell someone you trust
- Report the scam to your bank
- Contact the police and federal agencies

24



IRS Imposter Scams

Scammers claiming to work for the Internal Revenue Service (IRS) may reach out via phone, email, or text to say you owe money to the government. Look out for any of these scenarios:

- **Taxes** – The fraudsters will say you owe taxes and demand that you pay right away. They usually require payment through a wire transfer, a prepaid debit or gift card, or funds via a mobile payment app. Often, the criminals will threaten arrest or deportation if you don't pay.
- **Information Verification** – The scammer will send you an email or text message that asks you to



7

Tips to Help Older Adults Choose the Right Financial Caregiver

According to the National Center on Elder Abuse, almost 50 percent of the financial abuse committed against older Americans are at the hands of someone they know. Here are seven tips to help older Americans choose the right financial caregiver and prevent elder financial abuse:

1. **Delegate someone you trust to make financial decisions.** If you are unable to facilitate financial transactions, carefully choose a trustworthy person to act as your agent in all financial matters.



14

Red Flags for Elder Financial Abuse

The key to spotting financial abuse is to look for change in a person's established financial patterns. Watch out for these red flags:

1. Unusual activity in an older person's bank accounts, including large, frequent or unexplained withdrawals
2. Changing from a basic account to one that offers more complicated services the customer does not fully understand or need
3. Withdrawals from bank accounts or transfers between accounts the customer cannot explain
4. A new "best friend" accompanying an older person to the bank
5. Sudden non-sufficient fund activity or unpaid bills
6. Closing CDs or accounts without regard to penalties
7. Uncharacteristic attempts to wire large sums of money



**SAFE BANKING
FOR SENIORS**

ABA FOUNDATION

Safe Banking for Seniors Communications Toolkit

 [Contact](#)



Helpful Hints

Be sure to tag the [American Bankers Association's Facebook page](#) in your posts to that platform so we can engage with your posts. To do this, simply paste your post text into Facebook, click on the part of the post that says @American Bankers Association, and select American Bankers Association from the dropdown menu. You'll know ABA has been properly tagged when the name appears in blue.

CAMPAIGN 

Safe Banking for Seniors

DESCRIPTION

Safe Banking for Seniors (SBFS) is a free national program, sponsored by the ABA Foundation, that provides bankers with the tools and resources necessary to help older adults, their families and caregivers prevent elder financial abuse and exploitation. The program consists of six turn-key modules with presentations, activity sheets, resources sheets, infographics, and guides to help bankers connect with their communities to share about avoiding scams, preventing identity theft, financial caregiving, powers of

KEY DATES

Older Americans Month

May

Senior Fraud Awareness Day

May 15, 2022

World Elder Abuse Awareness Day

June 15, 2022

International Day of Older Persons

Elder Financial Exploitation

Social Shares - Financial Caragiving

Social Shares - Sc

Digital Resources

Media and Marketing Resources

itation and Partnership Resources

Communications Resources for State Bankers Associations

FACEBOOKPOSTS

TIP SHEET

5 Ways to Spot a Lottery Scam

SAFE BANKING FOR SENIORS

FB: SBFS - Spot a Lottery Scam

Lottery scams occur when a fraudster tells a victim - often someone older - that they've won the lottery or a sweepstakes, and need to pay taxes or fees before receiving their winnings. Unfortunately, the winnings come in the form of a bogus check, or never come at all. Discover how to spot these scams. <https://aba.social/3EySepQ>

#SafeBankingForSeniors

f Post to timeline

TIP SHEET

Don't Fall Victim to the Grandparent Scam

SAFE BANKING FOR SENIORS

FB: SBFS - Grandparent Scams

Grandparent scams deliberately target older Americans by scaring them into thinking a family member is in serious trouble and in need of money immediately. The victim wires the money to what ends up being a fraudster. Use these tips from the '@American Bankers Association' Foundation to help you spot and avoid these scams: <https://aba.social/3rHbfwn>

#SafeBankingForSeniors

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FAKE CHECK SCAMS

Did someone send you a check and ask you to send some money back?

THAT'S A SCAM!

SAFE BANKING FOR SENIORS

AMERICAN BANKERS ASSOCIATION FOUNDATION

FB: SBFS - Fake Check Scams

Fake checks continue to be one of the most common instruments used to commit fraud against older Americans. Check out the infographic the '@American Bankers Association' Foundation and the '@Federal Trade Commission' with tips on how to spot and avoid fake check scams: <https://aba.social/3xLK3VS>

#SafeBankingForSeniors

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The Bait

Scammers use familiar company names.

Signs of an online dating scam

Professors love quickly. Claims to be from the U.S., but is overseas for business or military service.

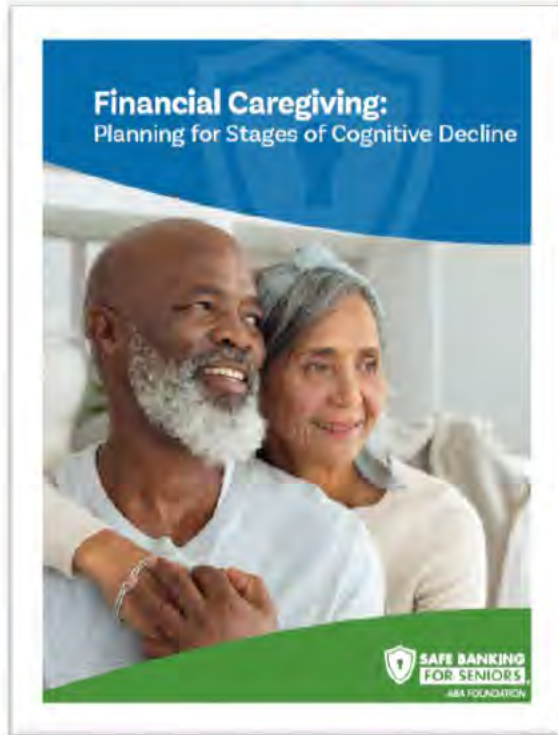
Imposter Scams: Say No, Keep Your

Learn to spot these scams and say n

Animated Videos



Planning for Stages of Cognitive Decline



legal authority available through a power of attorney

recognizing impairments in cognition

the caregiving relationship

identifying national & local resources to support caregivers

assembling important documents to help fulfil financial caregiving responsibilities

Home > Advocacy > Community Programs > Safe Banking for Seniors

Safe Banking for Seniors

Safe Banking for Seniors

FAQS

FINEDLINK

PARTICIPANT LISTING

It's now easier than ever to participate in Safe Banking for Seniors and help older adults and their families prevent elder financial exploitation and support financial caregiving.

Aba.com/Seniors

What you'll need to register:

- The communities you expect to reach (participating city/state)
- Number of people you intend to reach (estimates are welcome)
- Number of staff volunteers (estimates are welcome)

Once you're registered:

You'll get a confirmation email with access to program materials, and all the information you'll need to educate elders and their loved ones about how to protect their financial assets and identities.

Consumer Protection



Consumer Resources

Helpful information from ABA Foundation, including FAQs and tips, to help people of all ages manage their money, protect against fraud and understand their options for financial relief.



Prepare for a Recession

ABA Foundation's Recession Survival Guide will help you prepare for — and ease your concerns about — a recession.

[READ ABOUT NEXT STEPS TO TAKE >](#)



Crisis Help

Resources, tools, and helpful links to provide you with information you need when you experience financial distress.

[FIND HELPFUL RESOURCES >](#)



Protect Yourself and Your Money

Protect your personal information and your financial assets, including tips to avoid coronavirus scams.

[GET FINANCIAL SAFETY TIPS >](#)



Manage Your Money

Learn how to create a financial plan, how you can improve your credit, and check out savings tips.



Youth and Money

Use these tips and resources to help youth understand money concepts that will set them on the path to a smart financial future.



Financial Calculators

Interactive calculators to help you make important financial decisions.

The Bait



Scammers use familiar company names or pretend to be someone you know.

They ask you to click on a link or give passwords or bank account numbers. If you click on the link, they can install programs that lock you out of your computer and can steal your personal information.

They pressure you to act now — or something bad will happen.



Avoid the Hook



Check it out.

- » Look up the website or phone number for the company or person who's contacting you.
- » Call that company or person directly. Use a number you know to be correct, not the number in the email or text.
- » Tell them about the message you got.

Look for scam tip-offs.

- » You don't have an account with the company.
- » The message is missing your name or uses bad grammar and spelling.
- » The person asks for personal information, including passwords.
- » **But note: some phishing schemes are sophisticated and look very real,**



Has an online love interest asked you for money?

 **That's a scam.**



Scammers know millions of people use online dating sites. They are there, too, hiding behind fake profiles.

Signs of a Scam



Professes love quickly. Claims to be overseas for business or military service.



Asks for money, and lures you off the dating site.



that COVID-19-related office closures mean your benefits have been suspended.

- From the **IRS**, saying you owe back taxes, there's a problem with your return or they need to verify information.
- From your **BANK**, claiming they need to verify personal information before they can send you a new card.



Practice Good Cyber Habits

- Be wary about clicking links, especially unsolicited ones you receive via text, social media, or email.
- If you receive a message about updating your account information or password, do not assume it is safe. Contact the company directly on a verified number, rather than in the message received, to confirm.
- Only enter your payment information on sites with a **URL that includes "https,"** as those sites are more secure.
- Avoid using the same password for every account.



Do Business with Companies You Trust

some people call a money mule — someone scammers use to transfer and launder stolen money.

Scammers often ask you to buy gift cards or wire money. They might recruit you through online job ads, prize offers, or dating websites.



Tell you to send some of the money to someone else



When you later find out the check was bad, you could be stuck covering the entire amount of the check, including what you sent. And that might overdraw your account.

HOW TO AVOID A MONEY MULE SCAM:

National Consumer Protection Awareness Week

- March 5 through March 11
- "A time to help people understand their consumer rights and avoid frauds and scams" - Federal Trade Commission
- ABA Foundation webinar with the Better Business Bureau
 - **Title:** Top Scams Against Consumers
 - **Date:** March 7
 - **Time:** 3:00 p.m. ET
 - **Cost:** Free
 - **Link:** www.aba.com/training-events/calendar

Community & Economic Development



Community Commitment Awards

- The Community Commitment Awards is an annual program.
- Entry period is open May to July.
- Banks can enter for free.



- Seven award categories:
 - Affordable Housing
 - Community and Economic Development
 - Economic Inclusion
 - Financial Education
 - Protecting Older Americans
 - Supporting Military Families
 - Volunteerism
- Plus, the George Bailey Distinguished Service Award given to a current non-CEO bank employee
- [aba.com/awards](https://www.aba.com/awards)

Community Commitment Awards

- Winners are presented a crystal award by ABA President and CEO, Rob Nichols at the ABA Annual Convention.
- Winners attend a dinner with the ABA Foundation Board of Directors at the ABA Annual Convention.
- Entries of bank programs and projects are included in the "Banks in Their Communities" database.



Community Development

- **Affordable Housing**
 - Banker tools and resources
 - Links to supporting government agencies and community organizations
 - Previous webinars
 - ABA Banking Journal Magazine articles



- **Community Development Tours**
 - Highlights successful projects that resulted from partnerships between banks and non-profits
 - Held during ABA Annual Convention

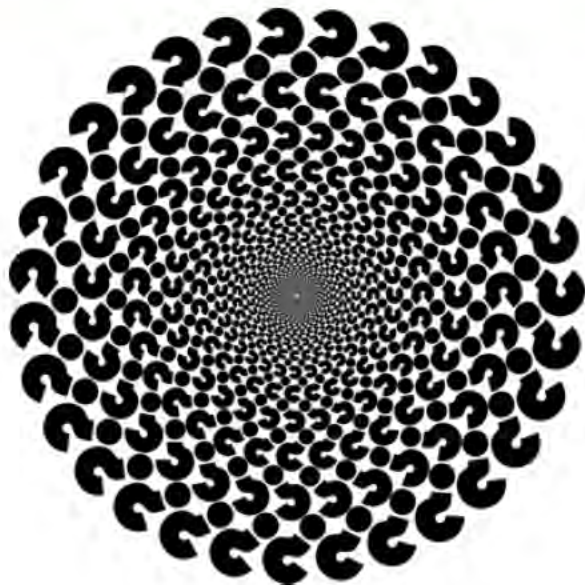
ABA Foundation Survey

- **Six Question Survey:**
 - Community Outreach
 - Community Development
 - Partnerships
 - Additional Focus Areas
 - Link: https://aba.qualtrics.com/jfe/form/SV_0HbDn8zqUxXejfE

FEEDBACK



Q&A



Important Links

- **Financial Education Resources Registration:** [Aba.com/FinEd](https://www.aba.com/FinEd)
 - Get Smart About Credit: [Aba.com/GetSmart](https://www.aba.com/GetSmart)
 - Lights, Camera, Save!: [Aba.com/LightsCameraSave](https://www.aba.com/LightsCameraSave)
 - Safe Banking for Seniors: [Aba.com/Seniors](https://www.aba.com/Seniors)
 - Teach Children to Save: [Aba.com/Teach](https://www.aba.com/Teach)
 - Consumer Pages: [Aba.com/Consumers](https://www.aba.com/Consumers)
- **Community Development and Engagement**
 - Community Commitment Awards Page: [Aba.com/Awards](https://www.aba.com/Awards)
 - Affordable Housing: [Aba.com/Housing](https://www.aba.com/Housing)



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Join us by participating in these free programs.**

aba.com/FinEd

Contact Us: CommunityEngagement@aba.com



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Melissa Murray
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Kelsey Havemann
Senior Manager,
Youth Financial Education



[aba.com/Foundation](https://www.aba.com/Foundation)