

**MINUTES**  
**New Hampshire State Commission on Aging**  
**Monday, November 16, 2020 10:00 a.m.-noon**  
**Held via Video Teleconference**

**Present:** Rep. Polly Campion, Chair; Roberta Berner, Clerk; Wendi Aultman, DHHS; Patrick Herlihy, DOT; Susan Buxton, Long-Term Care Ombudsman; Sunny Mulligan Shea, DOJ; Lynn Lippitt, NH Housing Finance Authority; Janet Weeks, DOL; Elizabeth Bielecki, Director of DMV, DOS; Appointed by the Governor: Carol Stamatakis, Kristi St. Laurent, Rev. Susan Nolan, Susan Denopoulos Abrami, Susan Ruka, Suzanne Demers, Harry Viens, Kathy Baldrige, Susan Emerson; Rebecca Sky, Executive Director.

**Absent:** Ken Berlin, Vice Chair; Sen. Ruth Ward; Rep. James MacKay; Richard Lavers, DES; Daniel Marcek, John Kennedy.

**Guest Presenters:** Bryan Townsend, Assistant Attorney General, Elder Abuse and Exploitation Unit; Brandon Garod, Consumer Protection and Anti-Trust Bureau Chief, Senior Assistant Attorney General

**Guests:** 21 members of the public (Jon Eriquezzo, Carol Currier, Heather Carroll, Jennifer Rabalais, Joan Marcoux, Arnold Newman, Beth Todgham, Laura Davie, Heidi Kroll, Marcia Garber, Elaine Paez, Martha McLeod, Kristin Kostecki, Wendy Hawkes, Bev Cotton, Marianne Jackson, Bill Dawson, Cheryl Steinberg, Gina Balkus, Anne Diefendorf, David Sakowich)

**I. Welcome, Roll Call, Approval of Minutes**

Chair Polly Campion called the meeting to order at 10 a.m., provided an overview of the agenda, welcomed the Commission and guests and read “A Checklist to Ensure Meetings Are Compliant with The Right-to-Know Law During The State Of Emergency.” The State of Emergency has been declared by the Governor as a result of the COVID-19 pandemic.

A requirement of such compliance is to take a roll call attendance. When each member answers, he or she also must state whether there is anyone else in the room during the meeting. Clerk Roberta Berner called the roll, also asking that the members of the public and presenters attending the teleconference identify themselves. Commission member Janet Weeks noted that a coworker might pass through the room during the meeting.

Before reviewing the October minutes, Chair Campion extended congratulations to Commission members Sen. Ward and Rep. MacKay on their reelection.

Chair Campion also noted the rapid increase in numbers of individuals in the state with COVID 19 and said that the Commission may be issuing communications and making policy recommendations in connection with the exponential increase.

Minutes from the October meeting were sent out to Commission members with the agenda for review prior to the November meeting.

Susan Buxton made a motion, seconded by Susan Denopoulos Abrami, to approve the October minutes. By roll call vote, the following members approved the motion: Chair Campion, Roberta Berner, Patrick Herlihy, Susan Buxton, Sunny Mulligan Shea, Lynn

Lippitt, Janet Weeks, Carol Stamatakis, Elizabeth Bielecki, Susan Denopoulos Abrami, Rev. Susan Nolan, Harry Viens, Susan Emerson, Kathy Baldrige, Kristi St. Laurent, Suzanne Demers and Susan Ruka. The motion to approve the October minutes was approved by 17 members.

## **II. Update on Task Forces**

Task Force Chairs provided brief updates.

### **A. Age-Friendly State — Sunny Mulligan Shea**

Dan Marcek has agreed to co-chair the task force. The November and December meetings will be moved to the third Fridays of the month (November 20, December 18) to avoid conflicting with the holidays.

The October meeting of the task force featured speakers Jennifer Rabalais from the Center for Aging and Community Living, University of New Hampshire, and Sylvia von Aulock, Executive Director, Southern New Hampshire Planning Commission, discussing what it means to be “age-friendly.” They emphasized that the focus should be on the process, the journey, even more than the destination, with celebration of achievement of milestones along the way. Sunny said that speakers will continue to be invited to the next meetings as the task force educates itself about the topic.

### **B. Aging in Community of Choice – Lynn Lippitt**

Kristi St. Laurent has agreed to be co-chair of the task force. The next meeting will be held at 2 p.m. on December 14.

Lynn said that the task force is working on development of a framework of older adults’ needs, existing services, gaps, successful approaches, and variations by region/county. In pulling together information from other sources, the task force is analyzing what the Commission’s role can be and where we might be able to make a difference. Key issues emerging are the affordability and accessibility of services (e.g., broadband, workforce shortages). Invited to speak at the December meeting are Carrie Gladstone from 2-1-1 and Thom O’Connor from the ServiceLink network.

### **C. COVID-19 Emerging Needs – Susan Buxton**

Suzanne Demers has agreed to co-chair the task force. The group continues to focus on the very concerning issue of social isolation among older adults during the pandemic, also honing in on the broadband issue (access, affordability, need for education). The task force has invited representatives from VolunteerNH and AmeriCorps to explore possible ways to connect with older adults living in the community.

### **D. Operational Infrastructure – Rebecca Sky reported for Chair Ken Berlin**

Rebecca briefly reported about several operational issues:

- An Executive Summary of the 2020 Annual Report will be distributed to the media.
- The Commission is following up with the Governor’s Office regarding recommendations for gubernatorial appointees to the Commission.

- Task force members are putting together a definition of the role of Commission members and a description of the on-boarding process.
- Rebecca has met with staff in the Governor’s Office to review the Commission’s charge and work and to explore how the Commission can be most helpful to the Governor’s Office.
- The task force puts together the agenda for Commission meetings and would very much like to have input regarding topics, priorities, and speakers. Please contact Polly Campion, Ken Berlin, or Rebecca Sky with suggestions. Upcoming agendas will include the following topics.
  - Development and approval of the SFY21-22 biennial budget will be a gubernatorial and legislative priority in the year to come. The task force will ask the Commission’s state agency representatives to discuss the potential budget impact on their programs affecting older adults in New Hampshire in December.
  - In January, the agenda will include information about the NH-Department of Health and Human Services’ (NH-DHHS) Guide-House Report regarding the state’s long-term services and supports.
  - A future agenda will include a panel discussing older adults’ psycho-social well-being, particularly during the pandemic.

### **III. New Hampshire State Attorney General’s Office Presentation**

PowerPoint: *NH Elder Abuse and Financial Exploitation Unit* is attached. Presenters included Sunny Mulligan Shea, Commission member, Victim Witness Advocate, Elder Abuse and Exploitation Unit; Bryan Townsend, Assistant Attorney General, Elder Abuse and Exploitation Unit; and Brandon Garod, Consumer Protection and Anti-Trust Bureau Chief, Senior Assistant Attorney General. Bryan Townsend previously worked in the Attorney General’s Medicaid Fraud Unit, with a focus on elder abuse and financial exploitation in long-term care. Brandon Garod started the Elder Abuse and Exploitation Unit with Sunny Mulligan Shea, and in 2018 moved to his new position in which he advocates for victims and educates potential victims regarding consumer issues.

The Elder Abuse and Financial Exploitation Unit was created “to prevent, investigate, and prosecute crimes of abuse, neglect, and financial exploitation perpetrated against New Hampshire’s older adults,” defined as those aged 60 and over. Because of a large and growing caseload, the two staff members in the unit must spend most of their time on investigation and prosecution rather than prevention. They work closely with the adult protective services staff within NH-DHHS’ Bureau of Elderly and Adult Services (BEAS). The speakers mentioned that scams perpetrated on older adults are taking an increasing amount of their time.

The National Council on Aging estimates that one in 10 older adults is victimized in some way every year—translating to five million individuals annually. Only one in 14 of the crimes is actually reported (an improvement on the prior reporting statistic of one in 20). In New Hampshire, with 280,000 older adults the statistic would represent 28,000 individuals victimized annually (abuse, neglect, or exploitation). Approximately 2,000 cases per year reach BEAS or the office of the Attorney General.

Bryan Townsend said the problem is big and getting worse with the growth of the older population in the state and with issues of underreporting, the capacity/competence of some victims, undue influence by the perpetrators who are often family members or friends, the complexity of the cases exacerbated by the types of offenders and the difficulty with finding witnesses who may not want to be pitted against family members or friends. There had been a concern that these types of cases would lack “jury appeal,” but he has not found that to be the case.

Laws defining elder abuse and financial exploitation focus on:

- Caregiver neglect (defining caregivers as offering systematic and frequent help on a temporary or permanent basis, either voluntarily or by contract). Proof of such neglect includes severe bodily harm caused by caregiver failure related to the duties they are to have undertaken.
- Financial exploitation by fiduciaries (attorneys-in-fact, trustees, guardians, lawyers, broker-dealers) or by any person.
- Assault.
- Theft.
- Abuse, including failure to report abuse.
- Failure to use the resources of the victim when one is under the duty to do so and/or using those resources for the benefit of someone other than the victim.

Cases may be referred to BEAS, local police departments and/or the elder abuse unit. Referrals typically come from family members, neighbors, caregivers, medical staff, financial institutions, police or attorneys.

Bryan Townsend provided an example of a recent case of family members engaging in financial exploitation and theft. Investigating and prosecuting the case was a coordinated effort among a long-term care facility and its attorney, the Medicaid office (financial analysis of the five-year look-back of use of the victim’s resources), BEAS and the exploitation unit. The family members are now serving prison terms. There had been expectation that the family members would be required to make restitution, but that was not an outcome of the case.

Sunny Mulligan Shea reviewed current scams occurring in the region, noting that the scammers are becoming more aggressive. Nationally, losses to scams total \$3 billion per year. The Centers for Disease Control has determined that scamming is a public health issue, with victims often suffering from higher rates of depression and hospitalization and a shortened life-span. She said that she has a real concern about the increasing effectiveness of scams, especially as older adults are increasingly isolated. Among the scams she listed were lottery, grandparent, romance, IRS imposter, tech support, securities fraud and health care fraud.

Brandon Garod added that the consumer protection hotline is a resource, along with the StayConnectedNH website, which helps educate the public about scam issues. The hotline receives 7,500 calls per year.

Chair Campion thanked the presenters for their excellent presentation and asked for questions from attendees.

There was discussion about the need to increase media coverage of these issues, including the growing number and variety of scams. There also was discussion of funding for staff within the exploitation unit. Chair Campion asked if there were policy or statutory changes that would enable the unit to serve more people and/or focus more on the preventative side. Bryan Townsend said that he would like to see the neglect statute amended. It now requires a finding of “serious” bodily injury. He would prefer that it just state “bodily injury.” He also said that he would like to see more emphasis on restitution required by perpetrators, adding that he thought this emphasis would encourage more reporting. Without more funding for staffing within the unit, he was not sure how to increase the focus on prevention.

Cheryl Steinberg from New Hampshire Legal Assistance (NHLA) said that the organization had received some funding to do outreach on financial exploitation. NHLA’s work is on civil cases, whereas the Attorney General’s Office works on criminal cases. She also mentioned that the New Hampshire Financial Abuse Specialty Team (FAST) includes public and private members focusing on elder financial exploitation. She said that some states, including Maine, have statewide multidisciplinary teams addressing elder abuse.

Wendi Aultman reiterated the need to step up the prevention effort. She said that BEAS gets quite a few phone calls from banks referring cases to the adult protective services staff. She said that it would be helpful to have staff with forensic accounting expertise to address financial exploitation issues.

In discussion, members of the public and Commission members suggested vehicles for distribution of educational flyers (senior centers, libraries, home delivered meals bags). Sunny Mulligan Shea said that some of the federal agencies have helpful flyers available that could be sent to New Hampshire in bulk at no cost.

**IV. Update on State Plan on Aging**

The scheduled update on the State Plan on Aging was postponed until the December meeting of the Commission.

**V. Public Input**

Public input was specifically related to today’s presentation (see above).

**VI. Adjournment**

Chair Campion declared the meeting adjourned at 12:01 p.m. The next meeting of the Commission will take place on Monday, December 21, 2020 from 10 a.m. to noon via Zoom.

# **New Hampshire Elder Abuse & Financial Exploitation Unit**



**Bryan Townsend, II, Assistant Attorney General  
Sunny Mulligan-Shea, Victim/Witness Advocate**

## **Purpose**

**To prevent, investigate, and prosecute crimes of abuse, neglect, and financial exploitation perpetrated against New Hampshire's older adults**

## **Background**

- Created in 2016\***
- Funded by federal grant**
- One full-time prosecutor and one victim/witness advocate**

## Duties

1. Investigate and prosecute abuse and exploitation of older adults
2. Educate in order to encourage reporting of and prevent crimes against older adults

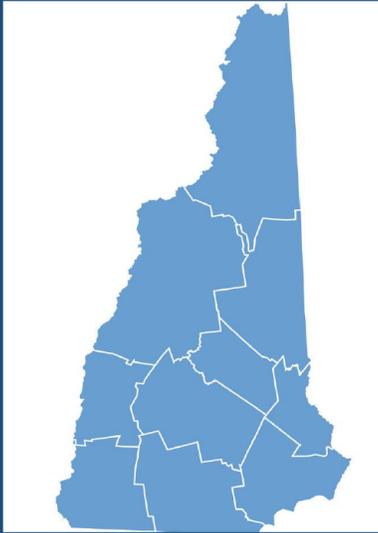
## Why an Elder Abuse Unit?

1. It's a BIG problem

## Why an Elder Abuse Unit?

- 1 in 10 older adults victimized
- 5 million each year in the U.S.
- Only 1 in 14 reported

## Why an Elder Abuse Unit?

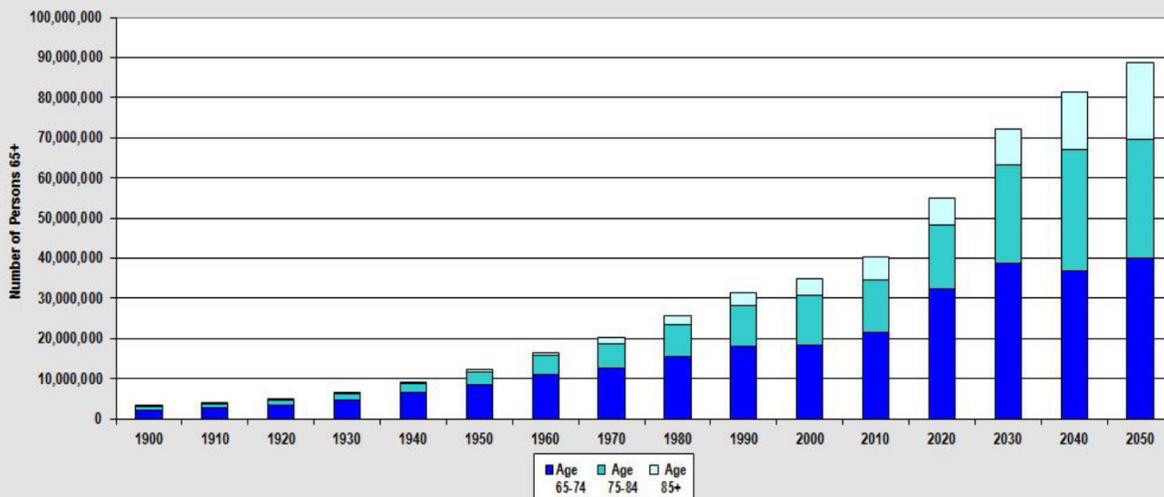


**1.4 Million People**  
**280,000 Older Adults**  
**28,000 Victimized**  
**2,000 Complaints**

## Why an Elder Abuse Unit?

- 1. It's a BIG problem**
- 2. It's getting worse**

Population 65+ by Age: 1900-2050  
Source: U.S. Bureau of the Census



## Why an Elder Abuse Unit?

1. It's a BIG problem
2. It's getting worse
3. Unique cases and victims

## Why an Elder Abuse Unit?

Underreported  
Capacity/Competency  
Undue Influence  
Complexity (Neglect/Financial)  
Types of Offenders  
Witnesses (Family/Facility)  
Jury Appeal

## Laws

- Caregiver Neglect (RSA 631:8)
- Financial Exploitation (RSA 631:9, :10)
- Other Laws:
  - Homicide (RSA 630)
  - Assault (RSA 631, 632-A)
  - Theft (RSA 637)
  - Fraud (RSA 638)
  - Failure to Report Abuse (RSA 161-F:50)
  - Abuse of Facility Patients (RSA 151:27)

## Caregiver Neglect (RSA 631:8)

### Caregiver

Frequent Care

Services

Temp. or Perm.

Voluntary or by  
Contract

### Serious Bodily Injury

“Severe,  
Permanent, or  
Protracted loss”

### Neglect

Failure to provide  
care *specifically*  
undertaken

Causation

## Financial Exploitation (RSA 631:9, :10)

### 1. Exploitation by “fiduciaries”:

- Attorneys-in-fact, Trustees, Guardians, Lawyers, Broker-Dealers

### 2. Exploitation by any person

## Financial Exploitation (RSA 631:9, :10)

### Exploitation by fiduciaries:

1. Fails to use resources of victim when under duty to do so;
2. Uses resources of victim for the benefit of someone other than the victim.

## Financial Exploitation (RSA 631:9, :10)

Exploitation by any person:

- Acquires possession of resources
  - Induces victim to perform services
  - Establishes fiduciary relationship
1. Through undue influence, coercion, harassment, or duress; or
  2. Knowing or disregarding a risk that the victim lacked capacity to consent.

## Referral Sources and Reporting



## Victims' Rights

**RSA 21-M:8-K:**

- Fairness and Respect
- Kept Informed
- Confer with the State
- Notified and Advised on Status
- Impact Statement

## Signs of Elder Abuse

### Physical:

- Bruises or grip marks
- Repeated unexplained injuries
- Dismissive attitude about injuries

### Neglect:

- Lack of food and water
- Lack of basic hygiene
- Sunken eyes or loss of weight

### Psychological:

- Uncommunicative and unresponsive
- Unreasonably fearful or suspicious
- Lack of interest in social contact
- Unexplained changes in behavior

### Financial:

- Life circumstances don't match what is known about the person's financial assets
- Large withdrawals from bank accounts
- Signature on checks doesn't match the older person's signature

## Case Examples

### Exploitation/Theft:

- *State v. James Folley*
- *State v. Karen Folley*

## State v. James/Karen Folley

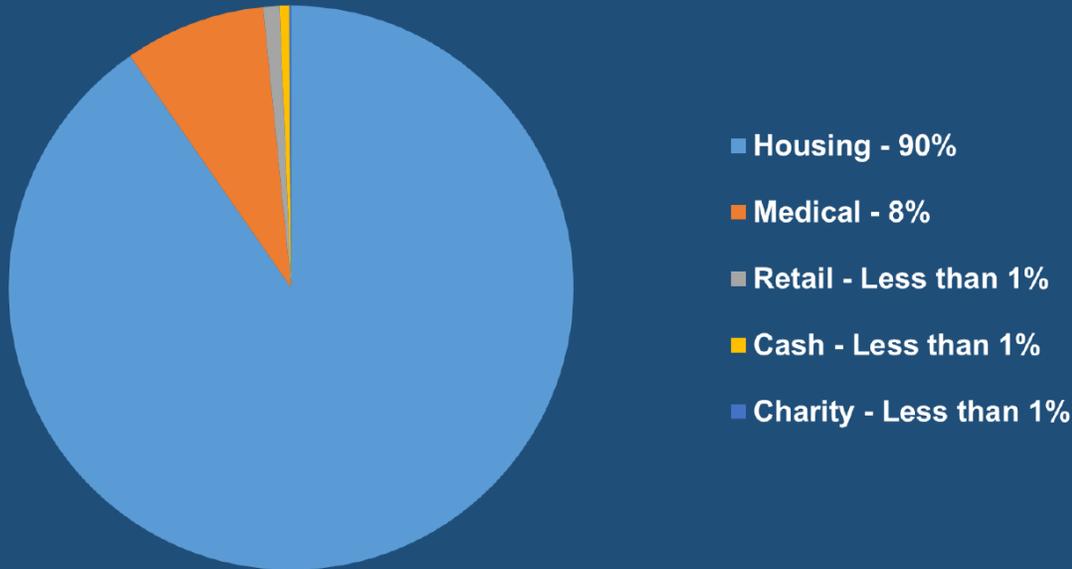
### Barbara McEneaney:

- Born in 1934
- Lost husband in 2006
- Parkinson's Disease
- Assistance with daily living activities



# State v. James/Karen Folley

Barbara's Spending 2010-2011



## State v. James/Karen Folley

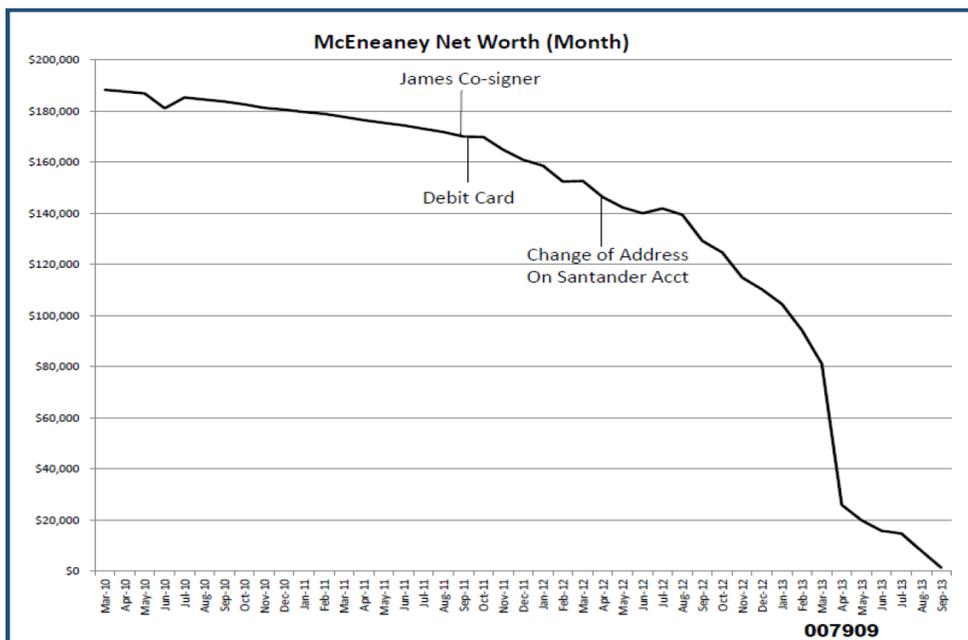
### September 2011:

- Barbara moved to new assisted living;
- Savings: \$170,000
- Monthly income: \$2,000
- Resources to last approximately 5 yrs.

## State v. James/Karen Folley

### August 2013:

**\$777.54**



## State v. James/Karen Folley

### Obstacles:

1. Barbara not competent (dementia)
2. Power of Attorney (“broad powers”)
3. James co-owner on bank accounts

# State v. James/Karen Folley

## Coordinated Effort:

1. Facility (and Counsel)
2. Medicaid Office
3. Bureau of Elderly & Adult Services

	A	B	C	D	E
1	<b>Subscription Details</b>				
2	Customer ID	189998856			
3	Subscription ID:	BJM59MAERVHGQHS35JX1			
4	Name:	Karen Bunn Folley			
5	Plan:	Prime Club Annually			
6	Status:	Active			
7	Start Date:	Monday, March 11, 2013			
8	Current Period:	Friday, March 11, 2016 - March 11, 2017			
9	Auto Renew:	Yes			
10					
11	<b>Plan History</b>				
12	Start Date	End Date	Plan		
13	Friday, March 11, 2016		Prime club annually		
14	Wednesday, March 11, 2015	Friday, March 11, 2016	Prime club annually		
15	Friday, May 25, 2012	Monday, March 11, 2013	Prime club annually		
16					
17	<b>Billing History</b>				
18	Date	Charge	Type	Payment Method	Status
19	Tuesday, March 11, 2014	Base Charge: \$79.00	Charge	Credit Card	ChargeSucceeded
20		Tax: \$0.00		MasterCard ****-0519	
21		Total Charge: \$79.00			
22	Monday, March 11, 2013	Base Charge: \$79.00	Charge	Credit Card	ChargeSucceeded
23		Tax: \$0.00		MasterCard ****-0519	
24		Total Charge: \$79.00			
25	Monday, March 11, 2013	Vet: \$1.00	Vet		VetSucceeded



11/02/2012 10:49 7695 3 34 315

DESCRIPTION	QTY/ WGT	AMOUNT
DIET PEPSI	1	5.49
PREFERRED CARD DISCOUNT # 30543		-2.16
DIET PEPSI	1	5.49
PREFERRED CARD DISCOUNT # 30543		-2.16
DIET PEPSI	1	5.49
PREFERRED CARD DISCOUNT # 30543		-2.16
DIET PEPSI	1	5.49
GROUND ROUND 85/15 US	1.180	4.00
S1 MEAT COUPON	1	0.00
GROUND ROUND 85/15 US	1.130	3.83
S1 MEAT COUPON	1	0.00
LNCTR CHICKEN DRUMSTICKS	1.920	3.82
FRESH CHICKN THGHS SKIN UP BB	2.180	4.34
LNCTR CHICKEN DRUMSTICKS	2.140	4.26
FRESH CHICKN THGHS SKIN UP BB	1.880	3.74
SHAWPS@CUR CRM 24 OZ	1	2.39
SHAW MARGARINE QTRS	1	1.19
HOOD ALL PURPOSE CREAM	1	3.19
JEN O FZ WHL TURKEY HMSTYLE	14.11	16.79
PREFERRED CARD DISCOUNT # 11473		-7.05
JEN O FZ WHL TURKEY HMSTYLE	12.93	15.39
PREFERRED CARD DISCOUNT # 11473		-6.47
JEN O FZ WHL TURKEY HMSTYLE	12.88	15.33
PREFERRED CARD DISCOUNT # 11473		-6.45
SHOPPERS VALUE WHOLE MILK	1	2.95
CRYSTAL LT DECAF ICE TEA 8OZ	1	2.79
PREFERRED CARD DISCOUNT # 30620		-0.60
CRYSTAL LT DECAF ICE TEA 8OZ	1	2.79
PREFERRED CARD DISCOUNT # 30620		-0.60
CRYSTAL LT DECAF ICE TEA 8OZ	1	2.79
PREFERRED CARD DISCOUNT # 30620		-0.60
GRANDMA MOLASSES	1	6.89
PREFERRED CARD DISCOUNT # 13923		-0.90
POTATO WHITE FLORIDA BAG	1	3.49
PREFERRED CARD DISCOUNT # 14249		-0.50
FAMOUS CHOCOLATE WFR	1	4.99
PREFERRED CARD DISCOUNT # 30667		-0.10
SH-LU LG GRDA BRN 18	1	3.19
MONADNOCK LEDGER	1	1.50
MARLBORO GOLD BX 100 FSC	1	59.99
PREFERRED CARD DISCOUNT # 8075		-1.50
STORE COUPON # 1000014277		-0.16
STORE COUPON # 1000014277		-0.15
STORE COUPON # 1000014277		-0.14
STORE COUPON # 1000014277		-0.17
STORE COUPON # 1000014277		-0.16
STORE COUPON # 1000014277		-0.15
STORE COUPON # 1000014277		-0.38
STORE COUPON # 1000014277		-0.34
STORE COUPON # 1000014277		-0.35
SUBTOTAL		151.26
TOTAL TAX		0.00
TOTAL		151.26
TOTAL PAYMENT/TENDER		151.26
Tender Code: 12	151.26	
CHANGE		0.00

11-02 CHK CARD PURCHASE 800-788-4863 /CA US \$157.57 \$7,053.90

11-02 CHK CARD PURCHASE PETERBOUROUGH/NH US \$151.26 \$6,902.64

11-02 CHECK 000000001149 \$72.90 \$6,829.74

11-05 CHECK 000000001151 \$254.37 \$2,675.37

*sockets for new*

09-10 INTEREST CREDIT LESS FED TAX WITHHELD	\$0.17	\$14,726.24
0.00		\$14,726.41
09-10 CHK CARD PURCHASE BEDBATH&BEYOND# AMHERST /NH US	\$152.61	\$14,573.80
09-10 Ending Balance		\$14,573.80

*New bedding & curtains for her room*

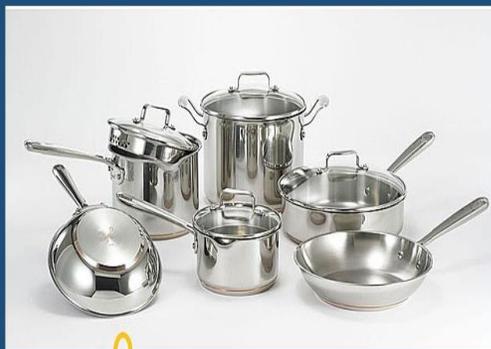
10-18 CHK CARD PURCHASE EDMUNDS ACE HAR ANTRIM /NH US	\$43.45	\$9,595.82
10-19 CHK CARD PURCHASE BED BATH & BEYO 08004623966 /NJ US	\$387.98	\$9,207.84
10-22 CHK CARD PURCHASE T-BIRD MINI MAR ANTRIM /NH US	\$49.40	\$9,158.44

*Mattress leg covers*

*new covers water proof mattress covers*

11-29 CHK CARD PURCHASE CARPARTS OF HIL HILLSBORO /NH US	\$91.64	\$7,120.19
11-29 CHK CARD PURCHASE BEDBATH&BEYOND# CONCORD /NH US	\$83.46	\$7,036.73
11-29 CHK CARD PURCHASE CIRCLE K 07230 HILLSBOROUGH/NH US	\$43.50	\$6,993.23

*A Pillow & Mattress Covers*



## Charges

### James Folley

- Three Counts Theft (\$94,000)
- One Count Financial Exploitation (\$1,250)

### Karen Folley

- Two Counts Theft (\$44,000)

PETERBORO /NH US				
03-12	CHK CARD PURCHASE Amazon Prime 866-557-2820 /NV US	<i>So she had free ship</i>	\$79.00	\$71,770.70
03-12	CHK CARD PURCHASE AMAZON MKTPLACE AMZN.COM/BILL /WA US		\$18.65	\$71,752.05
03-13	WITHDRAWAL	<i>JIM Inheritance</i>	\$50,000.00	\$21,752.05
03-13	CHK CARD PURCHASE MICHAELS #5745 KEENE /NH US		\$58.01	\$21,694.04
03-13	CHK CARD PURCHASE AMAZON MKTPLACE AMZN.COM/BILL /WA US		\$16.94	\$21,677.10
03-14	CHK CARD PURCHASE AMAZON MKTPLACE		\$16.94	\$21,660.16

## State v. James/Karen Folley



## Scams



Lottery scams



Grandparent scams



Romance scams



Internal Revenue  
Service imposter  
scams



Tech support scams



Securities fraud



Health care fraud

## Scams

- Older adults lose \$3 BILLION yearly
- CDC – Public Health Issue:
  - Increased Depression
  - Increased Hospitalization
  - Shorter life-expectancy

## Things Can Be Done...

- Report to Law Enforcement
- Report to Postal Inspector
- Direct customer to IC3 (FBI)
- Encourage family support
- Utilize “Trusted Other” Form
- Don’t be afraid to ask questions....  
(and then ask again...)

Account Number \_\_\_\_\_ and any other accounts I may have at \_\_\_\_\_

### Contact Authorization Form

By my signature below, I/We authorize \_\_\_\_\_ and its affiliates to share my/our nonpublic personal information\* held at \_\_\_\_\_ to the named Authorized Individual(s) identified below.

I/We authorize this information to be shared with the Authorized Individual(s) in the discretion of \_\_\_\_\_. This authorization includes, but is not limited to, any of the undersigned client's information regarding securities, insurance, bank related, financial planning or other financial products or services offered by or through \_\_\_\_\_ or any financial information the undersigned may have provided to \_\_\_\_\_.

I/We understand that \_\_\_\_\_ may contact the named Authorized Individual(s) if there are questions/concerns about my whereabouts or health status (i.e., if \_\_\_\_\_ becomes concerned that I might no longer be able to handle my financial affairs) or in the event that \_\_\_\_\_ becomes concerned that I may be a victim of fraud or exploitation.

\_\_\_\_\_ suggests that the named Authorized Individual(s) not be someone authorized to transact business on the account, or who is already otherwise able to receive the information described above.

Name of Contact Person:		Relationship:	
Daytime Phone:	Evening Phone:	Email:	
Street Address:		City and State:	
Check here if this Contact Authorization supersedes a previous Contact Authorization: <input type="checkbox"/>			

Name of Contact Person:		Relationship:	
Daytime Phone:	Evening Phone:	Email:	
Street Address:		City and State:	
Check here if this Contact Authorization supersedes a previous Contact Authorization: <input type="checkbox"/>			

I understand that there is no requirement that \_\_\_\_\_ reach out to my contact person and that I may withdraw this Contact Authorization at any time by notifying \_\_\_\_\_ in writing at the address shown on my account statement. By signing below, I and my heirs, hold \_\_\_\_\_ harmless if we either act, or fail to act, on your stated preferences based upon our own best judgement.

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

Multiple contact persons may be designated by completing additional copies of this form for each contact person.

\* "Nonpublic personal information" includes, but is not limited to: financial account information and balances, recommendation for purchase of a security or insurance product, and, as defined in Title V of the Federal Financial Services Modernization Act of 1999 as amended, or as defined by any other federal or state law, personally identifiable financial information-(i) provided by a consumer to a financial institution; (ii) resulting from any transaction with the consumer or any service performed for the consumer; or (iii) otherwise obtained by the financial institution.

## Scams

### Tips for Customers

- Change accounts and account info
- Don't answer the phone
- Always independently verify
- Never pay in gift cards/bitcoin, etc.
- Check credit reports (Can banks help with this?)

## Scams

### Reporting:

- Adult Protective Services
- NH Consumer Protection Bureau
  - (888) 468-4454; (603) 271-3641
- Internet Scams: (FBI) IC3.gov
- Phone Scams: FTC.gov

## Contact

### Bryan Townsend, II, AAG

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