

See inside for an important message about  
the Silver Elite Program.



# The Messenger Final Edition

## 5 tips for seniors to stay a step ahead of schemers

### Blue suit. White shirt. Yellow tie.

Arthur was dressed up and ready to collect a grand prize from the sweepstakes company soon to arrive at his doorstep. The prize, however, turned out to be a Trojan horse. The 85-year-old was victimized by sophisticated scammers who left him with just an expensive loan for a bed he did not need.

His experience, which started with a phone call, is all too common. Fraud costs senior citizens billions of dollars every year, and the majority of scams start that same way. Despite our increasingly digital world, the phone call reigns supreme – for now.

*We asked several U.S. Bank experts how you can stay a step ahead today, and in the future as fraud moves digital.*

### 1. Let it go to voicemail

Your phone is the new doorbell. Don't pick up unless you know who is calling. If you pick up and the caller asks if you have a moment to talk about your account with a particular bank, you'd be giving them valuable information just by confirming or implying whether you have such an account. The same rule applies to your digital interactions. Don't open unfamiliar emails.

### 2. Use technology more smartly than the fraudsters

Technology can enable a family to help each other, said U.S. Bank Chief Innovation Officer Dominic Venturo. For example, your bank likely offers real-time text or email alerts about transactions in your account. "For one of our family member's accounts, others receive alerts on transactions over a certain dollar amount," Venturo said. "We're not signatories on their account, but we're able to say 'Hey, did you do that transaction?'"

### 3. Speak up before forking over

You do a service to others by speaking up, and you have the ability to do so right at your fingertips. Apps like Nextdoor or Facebook can help you educate your neighborhood or social network about trending scams. People can be an important intermediary, said U.S. Bank District Manager Millie Mia. "Ask a banker about any transactions you're unsure about, especially if someone is asking you to send money via wire transfer."

### 4. Practice good computer hygiene

For U.S. Bank Chief Information Security Officer Jason Witty, a trip home to visit mom and dad often involves wiping 100-plus viruses from their computer. "Practicing good computer hygiene, such as updating device software, prevents the vast majority of cyberattacks," said Witty. Do the same with your smartphone and other devices.

### 5. Know the latest scams

Grandma, it's me . . . or, is it? One of the most common scams lately has centered on fraudsters pretending to be a grandchild in trouble, urgently requesting money for jail bond or even ransom. "This isn't just financial abuse," said Mia. "It's emotional abuse." Similar imposter scams are popping up online. Be wary of those posing as tech support representatives and government officials. And with each of our digital footprints, it's never been so easy to be an imposter. Although often targeted for fraud, seniors are not alone and not even necessarily the most vulnerable. The Federal Trade Commission found, for example, that last year those in their 20s lost money to scams at a higher rate than those in their 70s. Even the most tech-savvy are targeted. "I received three fake calls from 'IRS agents' this year," said the cybersecurity chief Witty. Maybe let it go to voicemail.



## Our Silver Elite Program will be retired at the end of this year.

We thank you for your participation in the Silver Elite Program through the years and more importantly for being a loyal U.S. Bank customer. We have many wonderful memories of spending time with our Silver Elite members on local day tours, trips across the country, cruises, at birthday luncheons and our holiday breakfast and bingo.

The retirement of this social program will not affect your U.S. Bank accounts. Our bankers are always ready to serve you in our branches.

We look forward to seeing you at our upcoming birthday luncheon and holiday breakfast and bingo listed in this final edition of the Silver Elite Messenger newsletter.

*Carolyn Ramage*

## U.S. Bank Luncheon Birthday Celebrations ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ●

Make your birthday special by accepting this invitation to a lunch celebrating the birthdays of U.S. Bank Silver Elite members born October – December. Tables are reserved, and U.S. Bank will pick up the check! Sign up for your birthday lunch by calling your U.S. Bank Silver Elite representative today — you just need to give the month of your birthday.

### Paducah, Mayfield & Benton

**Location** Renee's, 2946 Cairo Road

**RSVP** Local Branch U.S. Bank Silver Elite Advisor

**October – December Birthdays**

Date: November 6, 2018

Time: 11:30 a.m. – 1:30 p.m.

### Murray

**Location** Pagliai's Pizza

**RSVP** Megan Snow at 270.762.0407

**October – December Birthdays**

Date: November 14, 2018

Time: 11:30 a.m. – 1 p.m.





## Christmas Breakfast and Bingo

**When** December 4, 2018

**Time** 8:30 a.m.

**Location** Soirees, 2069 Irvin Cobb Drive, Paducah, KY 42003

Once again, we head towards the most magical time of the year! And what's more fun and enjoyable than a special holiday Breakfast and Bingo? Following breakfast, we will play bingo with all prizes being donated by U.S. Bank. To make your reservation, please call your local U.S. Bank Silver Elite advisor.



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