

**VOD Title: Hands on Banking**

|   |  |
|---|--|
| <b>Delivery:</b><br><br>IVT for VOD <input type="checkbox"/> VOD Only <input type="checkbox"/> VOD for IVT <input type="checkbox"/> | <b>Articulate:</b> One Window <input type="checkbox"/> Three Window <input type="checkbox"/>         |
|   | <b>Microsoft Producer:</b> One Window <input type="checkbox"/> Three Window <input type="checkbox"/> |

|                                 |                             |  |
|---------------------------------|-----------------------------|--|
| <b>IVT Air Date:</b> Enter Date | <b>VOD Date:</b> Enter Date | <b>EWD Date (VOD Techs Only):</b> Enter Date |
|---------------------------------|-----------------------------|--|

**Producer(s): Ana Obrebski and Charmaine Gibson****Client(s): ACOSS/ Wells Fargo****SME(s): Mark****Talent:****Location in VOD Library (Section and Subsection, if applicable):****Comments:****MOSTLY CAMTASIA**

**Note:**  
 FE or VOD: Submit the final script, graphics, and this cover sheet to the VOD Techs no later than 24 hours before taping begins.  
 For IVT: Take the script or flash drive to the studio, along with printed copies for the IVT technician.

| Bookmark Title | Small Window Cues* | Large Window Cues**   | Script  |
|----------------|--------------------|---|---|
|                |                    | SKIT 1<br><br><b>Split screen phone conversation between elderly person and scammer</b> | <p><b>Debbie</b></p> <p>(Answers the phone) Hello?</p> <p><b>John</b></p> <p>Hello is this Mary Williams?</p> <p><b>Debbie</b></p> <p>Yes. How can I help you?</p> <p><b>John</b></p> <p>My name is Scott Smith and I work for your electric company. We have great news for you. For a limited time we're offering you a new kind of light bulb that will cut your electric bill up to 80%! What do you think about that?</p> <p><b>Debbie</b></p> <p>Oh that is wonderful!!</p> <p><b>John</b></p> <p>I know right? Well, in order to guarantee your order, all you need to provide is your customer account number, address, and a credit card number.</p> <p><b>Debbie</b></p> <p>Oh I really like this offer but I don't have my account number with me.</p> |

| Bookmark Title | Small Window Cues* | Large Window Cues** | Script   |
|----------------|--------------------|---------------------|--|
|                |                    |                     | <p><b>John</b></p> <p>Ms. Williams these light bulbs are flying off the shelves. You must respond during this call or you'll miss out.</p> <p><b>Debbie</b></p> <p>Oh I don't want to miss out please hold on, let me get the information...</p> <p>FADE AWAY</p>  |
|                |                    |                     | <p><b>NARRATOR</b></p> <p>Welcome to this presentation on Handsonbanking.org. I will show you all the useful information you can find here regarding elder and vulnerable adults abuse and financial exploitation.</p> <p>Let's begin.</p> <p>Once you're in handsonbanking.org's homepage, you will notice right away that you can obtain all the information on this website in both English and Spanish! If you go the top right corner of the page, you'll be able to select either English or Spanish.</p> <p>A blue bar on the top shows different categories, Individuals, educators, non-profits, workplace, resources, and courses.</p> <p>Under "Take Charge of Your Future" you'll find instruction on how to use this tool to help you reach your financial goals.</p> <p>In the left side you'll find "What's New?" Here you'll find information on any changes made to the website including any additions.</p> <p>In the middle you'll find "Instructional Resources". This section provides information on how to teach others to manage their finances.</p> |

| Bookmark Title | Small Window Cues* | Large Window Cues** | Script  |
|----------------|--------------------|---------------------|---|
|                |                    |                     | <p>At the bottom of the page you'll find a link where you'll be able to provide feedback.</p> <p>You'll also notice on the right hand side, a list of courses, military, seniors, entrepreneurship, adults, young adults, teens, and kids.</p> <p>We will select Seniors.</p> <p>Once here, you won't believe the amount of information you can find! For example, On the right you can find sections like "How much money will you need to retire?" , "Control your Finances with a Spending Plan" , "Who's Victimized Older Americans?" , "Healthcare for early retirees." , "how to recognize Financial Fraud" , and "Top Scams Targeting Seniors."</p> <p>At the bottom of the page you can also find information on Healthy Financial Habits and Elder Financial Abuse.</p> <p>Now, all of these contain great information. However I want to focus on the Elder Financial Abuse section. This information will be very useful to you as a representative payee for the elderly or vulnerable adults.</p> <p>This section takes you through four areas to help you understand how to prevent elder financial abuse; They are:</p> <ul style="list-style-type: none"> <li>• Elder Financial Abuse</li> <li>• Recognizing Financial Fraud</li> <li>• Preventing Abuse and</li> <li>• Elder Abuse Resources</li> </ul> <p>Let's discuss each one in detail:</p> <p>Let's start with the first bullet, "elder financial abuse:." When you select it, you'll see information on how to understand elder abuse and who is doing the abusing based on a study conducted in 2011. On the right</p> |

| Bookmark Title | Small Window Cues* | Large Window Cues** | Script   |
|----------------|--------------------|---------------------|--|
|                |                    |                     | <p>hand side, there are answers to commonly asked questions like “What is elder financial abuse?”, “Why are the elderly targeted”, and “Who takes advantage of seniors.” You can also select “warning signs” for a list of things you should be attentive to in order to prevent abuse.</p> <p>You can continue the course on this page by selecting “Recognizing Financial Fraud” on the right or by selecting the right arrow at the bottom of the page or you can go back to the Seniors’ homepage and select the second link. “Recognizing Financial Fraud.” Here you’ll have an Introduction to fraud, including the definition.</p> <p>On the right hand side you will find other links, as well as a few scenarios of fraud. They are:</p> <ul style="list-style-type: none"> <li>• Anyone is susceptible to fraud,</li> <li>• Examples of fraud: <ul style="list-style-type: none"> <li>• Scenario on the telephone</li> <li>• Scams targeting Seniors:</li> <li>• Security at home and online</li> <li>• Scenario an Urgent Email</li> </ul> </li> </ul> <p>and</p> |

| Bookmark Title | Small Window Cues* | Large Window Cues**            | Script   |
|----------------|--------------------|--------------------------------|--|
|                |                    |                                | <ul style="list-style-type: none"> <li>• Mail Security</li> </ul>  |
|                |                    |                                | Now before we move on, let me show you a couple of examples of abuse or financial exploitation to our elderly and vulnerable adults.   |
|                |                    | SKIT 2<br><br>Vince and Debbie | <p><b>Lynn</b></p> <p>Hello</p> <p><b>Vince</b></p> <p>Grandma it's me! ( and mumbles...)</p> <p><b>Lynn</b></p> <p>Is that you David? I can't hear you very well honey.</p> <p><b>Vince</b></p> <p>Yes grandma. I lost my wallet. I need you to wire me some money.</p> <p><b>Lynn</b></p> <p>Are you OK David? How do I do that?</p> <p><b>Vince</b></p> <p>Just go to Western Union. I need it fast grandma.</p> <p><b>Lynn</b></p> <p>Of course, of course, I'll go right now. How much do you need....</p> <p>FADE AWAY</p> |

| Bookmark Title | Small Window Cues* | Large Window Cues** | Script   |
|----------------|--------------------|---------------------|--|
|                |                    | Skit 3              | <p>This scam is usually perpetrated with letters, phone calls, or email. Whatever the form, the message will say something like “Congratulations! You’ve just won a lottery!” with a request to deposit a large amount of money into your personal checking account. However, you need to immediately wire a portion of the funds to a foreign account to cover various taxes and administrative fees.</p> <p>Tips: Legitimate lotteries pay taxes directly to the government rather than being reimbursed from winners’ proceeds. It is against U.S. law to play a foreign lottery by mail or by telephone.</p> |
|                |                    |                     | <p><b>Kristie – (Going through the mail and opens a letter) Reads out loud</b></p> <p>CONGRATULATIONS!! YOU JUST WON A LOTTERY.</p> <p><b>Gets really excited and calls Phil over.</b></p> <p>Phil!!! Phil!!! Come over here!! I won the lottery!!</p> <p><b>David</b></p> <p>What?? Are you serious?</p> <p><b>Kristie</b></p> <p>Yes look at this. It says congratulations that I just won \$2,000,000!! Oh my God Phil. Do you know how much we can do with that much money??</p> <p><b>David</b></p> <p>Yes!! this is fantastic!!! When do we get it?</p> <p><b>Kristie</b></p>                              |

| Bookmark Title | Small Window Cues* | Large Window Cues** | Script   |
|----------------|--------------------|---------------------|--|
|                |                    |                     | <p>Well, first we have to wire \$750 to an account in France to pay for the taxes and processing fees.</p> <p><b>David</b></p> <p>Ohhh where are we getting that money from to wire it?</p> <p><b>Kristie</b></p> <p>We can use the money we have in our saving account. I think we have about \$80. Then in a couple of weeks we'll be MILLIONAIRES.</p> <p><b>David</b></p> <p>Good idea!! let's do it now!!</p> <p><b>Kristie</b></p> <p>OK. let me grab my purse....</p> <p>FADE AWAY...</p> |
|                |                    |                     | <p><b>Narrator</b></p> <p>See how easy it is to scam someone vulnerable? That's why the more informed you are, the better you'll be able to protect the ones you love.</p> <p>OK going back to the website.</p>  |
|                |                    |                     | <p>Again you can move on to the next section on this page or from the Seniors' homepage by selecting the third link titled "Preventing abuse."</p>   |



| Bookmark Title | Small Window Cues* | Large Window Cues** | Script  |
|----------------|--------------------|---------------------|---|
|                |                    |                     | <p>Or by selecting the right arrow at the bottom of the page.</p> <p>When you select it you'll see information on how to be pro-active and learn how to take precautions now to defend yourself later.</p> <p>You can be pro-active by:</p> <ul style="list-style-type: none"> <li>• Keeping your finances organized</li> <li>• Making a list of financial contacts and</li> <li>• Keeping a watchful eye</li> </ul> <p>On the right hand side you'll see links to:</p> <ul style="list-style-type: none"> <li>• Your best defense- Monitor financial activity</li> <li>• How to obtain a credit report</li> <li>• Financial service providers can help</li> <li>• If our information is stolen</li> <li>• Under-reporting of abuse and</li> <li>• Report the abuse</li> </ul> <p>And the last link is "resources". When you select it, you'll find a list of elder abuse and resources for seniors.</p> <p>They are:</p> <ul style="list-style-type: none"> <li>• : National Center on Elder Abuse</li> <li>• State directory of helplines, hotlines, and elder abuse prevention resources</li> <li>• Eldercare locator — find help in your community</li> <li>• National Association of Area Agencies on Aging</li> <li>• National Adult Protective Services Association (NAPSA)</li> </ul> <p>And some helpful articles:</p> |

| Bookmark Title | Small Window Cues* | Large Window Cues** | Script   |
|----------------|--------------------|---------------------|--|
|                |                    |                     | <ul style="list-style-type: none"> <li>• CFP Guide to Financial Self Defense (PDF)</li> <li>• A Citizen’s Guide to Preventing and Reporting Elder Abuse</li> <li>• Guide to Financial Protection for Older Investors</li> <li>• How to Answer Those Tough Questions About Elder Abuse</li> </ul> <p>On the right hand side you’ll find the links to</p> <ul style="list-style-type: none"> <li>• Articles</li> <li>• Glossary</li> <li>• Tools and</li> <li>• Course content, which is a course map</li> </ul> |
|                |                    |                     | <p>And that’s it for today. This doesn’t mean that’s all this website provides. Go in and look around. It’s very easy to navigate and you can get to it by using your computer, tablet, or smart phone!.</p> <p>As I mentioned in the beginning, this website has a lot of useful information for you as a rep payee to protect those elderly and vulnerable adults that you serve..</p> <p>Thank you for watching.</p>  |
|                |                    | SKIT 4              | <p><b>Debbie</b></p> <p>(Answers the phone) Hello?</p> <p><b>John</b></p> <p>Hello is this Mary Williams?</p> <p><b>Debbie</b></p> <p>Yes. How can I help you?</p>   |

| Bookmark Title | Small Window Cues* | Large Window Cues** | Script   |
|----------------|--------------------|---------------------|--|
|                |                    |                     | <p><b>John</b></p> <p>My name is Scott Smith and I work for your electric company. We have great news for you. For a limited time we're offering you a new kind of light bulb that will cut your electric bill up to 80 !! What do you think about that?</p> <p><b>Debbie</b></p> <p>Oh that is wonderful!!</p> <p><b>John</b></p> <p>I know right? Well, in order to guarantee your order, all you need to do is provide us with your customer account number, address, and a credit card number.</p> <p><b>Debbie</b></p> <p>You're asking me to give you my customer account number? You should have that if you work for the electric company.</p> <p>And my son advised me to never give my bank account information to anyone over the phone.</p> <p>So thank you, but NO thank you....(<b>And hangs up</b>)</p> |