Dear Representative [Name]:    
   
My name is [name], and I am [role] at [name of bank] in [city/town], Wisconsin. I am writing to urge you to vote in favor of Assembly Bills 45 and 46. Bankers are in a unique position to be able to identify, prevent, or stop elder financial abuse – they just need some additional empowerment. Our goal is to be part of the solution, so any tools that help bank staff prevent customers from becoming elder fraud victims are efforts we support. Over the next two decades, Wisconsin’s 65 and older population will increase by 72%, and a recent report shows that one in nine seniors have reported being abused, neglected, or exploited. According to the Wisconsin Department of Justice (DOJ), the rate of elder financial abuse has increased by double digits in our state in recent years. The COVID-19 pandemic has created fertile ground for fraudsters for schemes against banks and their sometimes-desperate, isolated customers. Fraud attempts amidst COVID have tripled and new scams have arisen to prey specifically on those hardest hit by the pandemic. These bills will enhance financial institutions’ ability to detect and prevent the increasing problem of elder financial exploitation in our state and we encourage you to support them.    
   
Sincerely,    
[Name]