



Oklahoma City TRIAD S.A.L.T.

A G E N D A

February 12, 2026

Welcome everyone!

Greet new members.

Treasurer's Report – Terry

- **Speaker – Oklahoma Department of Securities- Kevin McCullough**

Upcoming Events:

March 30th-8:30am-1:00pm- State Capitol- 2300 N Lincoln Blvd

May 1st- Informed Senior Seminar-8:30am-12:30pm- OSU- OKC 900 N Portland- Student Center 3rd Floor

NEXT MEETING MARCH 12 1:30PM

TRUSTED CONTACTS: Why Everyone Needs One

By: Kevin McCullough
Investigator | Outreach Coordinator

In an era of increasing financial scams and identity theft, protecting your money is about more than strong passwords and two-factor authentication—it's about having a trusted contact. Yet many investors and account holders still overlook this simple, powerful layer of protection.

A trusted contact is a person you authorize your financial institution to reach out to if something seems unusual with your account. This person cannot make transactions or decisions for you—they simply serve as a point of contact if your advisor or bank suspects fraud, cognitive decline, or other concerns that could put your assets at risk.

This safeguard is especially important for senior adults, who are often targeted by scammers posing as relatives, government officials, or romantic partners. But fraud doesn't discriminate—anyone can fall victim to a convincing scam or lapse in judgment. A trusted contact provides a safety net that helps financial professionals step in early when red flags appear.



OKLAHOMA
Department
of Securities

Adding a trusted contact is easy—most banks, brokerage firms, and investment advisors can help you designate one with a simple form. Choose someone who knows you well, acts responsibly, and understands your wishes.

In today's financial landscape, safeguarding your future requires both vigilance and connection. A trusted contact isn't just another form—it's a quiet, powerful act of protection.

Bottom line: Whether you're 25 or 75, naming a trusted contact is one of the smartest financial decisions you can make today.

Here's why designating a trusted contact matters:

1. **Early Detection of Fraud:** Your financial institution can quickly verify unusual activity with someone you trust, reducing the chance of significant loss.
2. **Peace of Mind for Families:** Loved ones can be alerted to potential issues—such as missed payments, suspicious withdrawals, or erratic behavior—before it's too late.
3. **Supports Independent Decision Making:** It allows you to maintain full control of your finances while giving your advisor permission to reach out for help only when necessary.
4. **Prepares for the Unexpected:** Life changes, illness, or emergencies can happen to anyone. Having a trusted contact in place ensures continuity and care.

Oklahoma Senior Resources: Connecting Older Adults to Support, Services & Community

As Oklahoma's senior population continues to grow, it's more important than ever to connect older adults, caregivers, and community professionals with reliable, accessible support. Fortunately, Oklahoma offers a strong network of organizations dedicated to promoting safety, independence, and quality of life. Below is an overview of key statewide and regional resources available to seniors today.

LIFE Senior Services (Tulsa & Northeastern Oklahoma)

LIFE Senior Services has served older adults for nearly 50 years, offering one of the most comprehensive senior-service networks in the state. Programs include care management, caregiver support, the Vintage Guide to Housing & Services, senior centers, transportation, and Medicare assistance.

Website: <https://www.lifeseiorservices.org>

Phone: 918-664-9000

Coverage: Northeastern Oklahoma

Areawide Aging Agency (AAA) – Oklahoma City Region

The Areawide Aging Agency supports adults 60+ in Canadian, Cleveland, Logan, and Oklahoma counties. As an Area Agency on Aging, AAA provides nutrition programs, in-home assistance, caregiver support, legal referrals, advocacy, and health-promotion programs.

Website: <https://www.areawideaging.org>

Phone: 405-942-8500

Coverage: Central Oklahoma

ASCOG Area Agency on Aging – Southern Oklahoma

The Association of South Central Oklahoma Governments (ASCOG) delivers senior services through its AAA, including caregiver assistance, in-home support, nutrition programs, transportation, and ombudsman services. ASCOG is especially critical for rural seniors who may have limited access to aging resources.

Website: <https://www.ascog.org/supportive-services/>

Phone: 580-252-0595

Coverage: South-central Oklahoma

Oklahoma DHS — Aging Services Division (Statewide)

The OKDHS Aging Services Division administers Older Americans Act programs across all 77 counties. Services include home-delivered meals, senior transportation, legal assistance, long-term care advocacy, caregiver support, and protective services. Their website connects seniors to local Area Agencies on Aging statewide.

Website: <https://oklahoma.gov/okdhs/services/aging.html>

Phone: 405-521-2281

Coverage: Statewide

AARP Oklahoma

AARP Oklahoma provides advocacy, education, and community programs that support adults 50+. Their resources include fraud-prevention initiatives, caregiving tools, legislative updates, driver-safety courses, and free online learning. AARP also partners with agencies statewide to improve senior safety and financial security.

Website: <https://states.aarp.org/oklahoma>

Phone: 866-295-7277

Coverage: Statewide

OKLAHOMA DEPARTMENT OF SECURITIES

CRYPTOCURRENCY INVESTMENT SCAM AWARENESS: PROTECTING YOURSELF IN A RAPIDLY CHANGING FINANCIAL WORLD



Cryptocurrency has transformed modern investing, offering new opportunities—but it has also created a perfect environment for fraud. Every year, tens of thousands of Americans lose money to crypto-related scams, with losses now exceeding several billion dollars annually. As digital assets become more widely discussed on social media, messaging apps, and online investment groups, scammers are adapting quickly and using sophisticated tactics to deceive even experienced investors. Awareness is your strongest defense.

Most cryptocurrency scams fall into a few key categories. **Investment and trading scams** promise unrealistic returns, exclusive strategies, or insider access to “guaranteed” profits. The scammer often directs the victim to a convincing—but fraudulent—website or app where the victim believes they are earning money. In reality, the scammer controls the platform, and withdrawals are blocked once the victim tries to collect their earnings.

Romance-based crypto scams, often called pig-butcherer scams, blend emotional manipulation with financial exploitation. Criminal networks build trust over weeks or months, posing as successful traders willing to “teach” the victim how to invest. The end result is always the same: large, irreversible transfers of cryptocurrency to the scammer.

Other schemes involve **celebrity impersonations**, fake endorsements, giveaway scams, or phishing attacks that steal digital wallet credentials. What makes crypto fraud especially damaging is the **irreversible nature of blockchain transactions**—once your money is gone, it cannot be recovered by your bank, law enforcement, or even the exchange.

To protect yourself, maintain a healthy level of skepticism. If someone guarantees profits, pressures you to act quickly, or directs you to move money to a platform you’ve never heard of, stop immediately. Independently verify companies, brokers, and websites. Never rely on screenshots of “returns” as proof of legitimacy—they can be fabricated in seconds. And remember: legitimate investment professionals will never cold-contact you through social media, text message, or messaging apps.

If you believe you’ve encountered a scam, report it to the Oklahoma Department of Securities, the FBI’s Internet Crime Complaint Center (IC3), or the Federal Trade Commission. Your report may help prevent future victims.

Cryptocurrency is an evolving space filled with innovation—but also with risk. By staying informed, asking questions, and verifying before trusting, you can participate safely and confidently in the digital economy.



STOP CRYPTOCURRENCY SCAMS

BE AWARE OF COMMON SCHEMES:

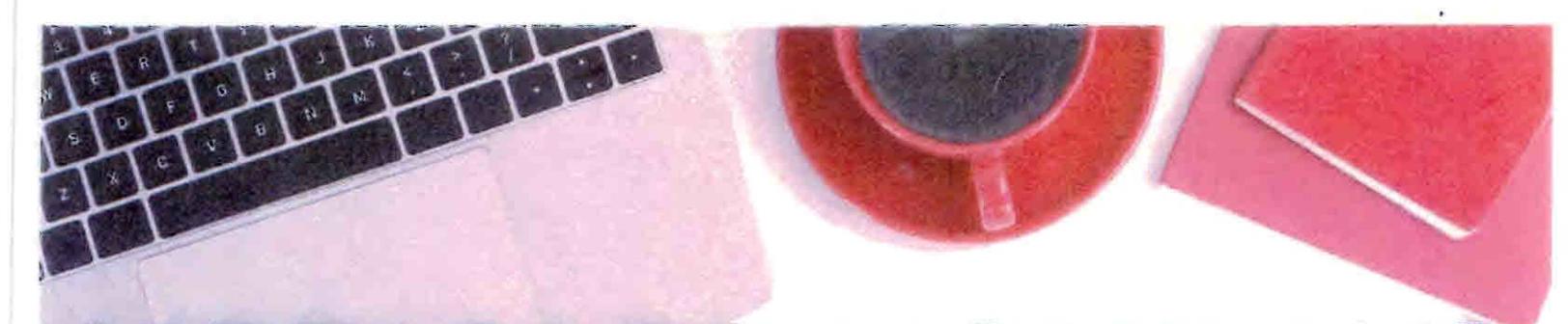
- Were you encouraged to send cryptocurrency to repair a virus on your computer?
- Were you told the only way to protect your money was by making deposits to cryptocurrency ATMs?
- Did someone ask you to lie to the bank or keep the reason for your cryptocurrency purchase a secret?
- Are you in a relationship with someone online who is asking you to send them cryptocurrency purchased at an ATM?
- Has anyone promised high returns on a cryptocurrency investment?
- Did someone representing a government agency or law enforcement organization call and request you provide cryptocurrency to satisfy a warrant, a fine, or to post a bond for a relative in jail or prison?



SCAMMERS LIKE TO USE CRYPTOCURRENCIES BECAUSE THE TRANSACTIONS ARE IRREVERSIBLE AND HARD TO TRACE.



OKLAHOMA
Department
of Securities



MEDICARE MONDAYS

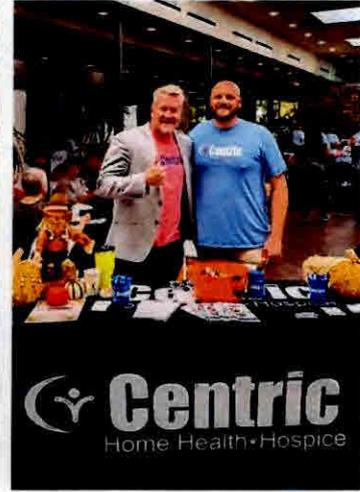
A FREE & INFORMATIVE WEBINAR SERIES

2026 Webinar Schedule

- February 2nd @ 10 a.m. | Welcome to Medicare
- March 2nd @ 10 a.m. | What if I disagree? How to File an Appeal
- April 6th @ 10 a.m. | Keeping on Top of Your Health
- May 4th @ 10 a.m. | Medicare Supplement Plans in Oklahoma
- June 1st @ 10 a.m. | Medicare Fraud Prevention & Reporting
- July 6th @ 10 a.m. | Medicare Cost Savings Programs for Low-Income Seniors
- August 3rd @ 10 a.m. | How Medicare Covers Prescription Medication
- September 14th @ 10 a.m. | Getting Ready for Open Enrollment
- October 5th @ 10 a.m. | Medicare Advantage Plans
- November 2nd @ 10 a.m. | Preparing for Future Healthcare Needs
- December 7th @ 10 a.m. | Medicare Changes for 2027

Visit www.map.oid.ok.gov to register today!

SAVE THE *dates*



2026 
BETTER WITH AGE FunDays
 Senior Events Merging Fun & Resources

Del City FunDay

March 26, 2026
9a-1p

Del City Community Center
4501 SE 15th St,
Del City, OK 73115

Spring FunDay

May 14th
9a-1p

Church Of The Servant
14343 N. MacArthur Blvd,
OKC, OK 73142

Fall FunDay

October 9th
9a-1p

No registration is needed for the public, just come and enjoy the FUN!

**Free Admission, Free Food, Door Prizes, Music,
Dancing, Expert Advice, Entertainment, Give-Aways!**

Exhibitor inquiries: info@betterwithageok.com or 405-532-6057

Know your financial adviser

Proceed with caution

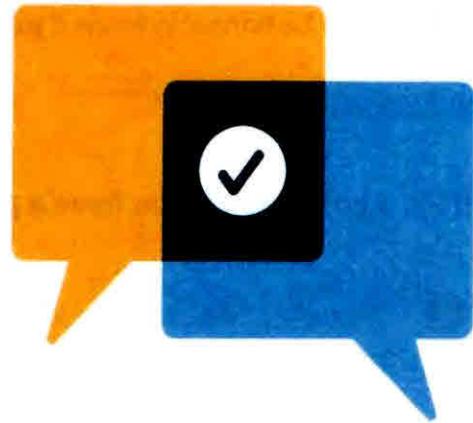
- Before you trust a financial adviser, check the person's background.
- Not all titles or credentials for retirement or senior financial planning are the same.
- Watch out for sales pitches disguised as "educational" seminars.

Is your adviser really an expert in your needs?

Many financial advisers call themselves senior experts to gain your trust, but not all have your best interests at heart or the right kind of training to serve you well.

Insurance agents, brokers, financial planners, and other financial professionals sometimes have titles like "retirement adviser" and "senior specialist." There are dozens of similar-sounding titles that imply expertise in senior needs.

However, special titles don't always mean someone is qualified to help you manage your money. It's up to you to find out what the titles mean, and to check on the qualifications of the person offering you advice.



Is your financial adviser working in your best interest?

If you aren't sure, ask your adviser to put in writing any potential conflicts of interest including any situations in which your adviser will not be acting in your best interest.

Consider working only with advisers who will tell you in writing about any potential conflicts of interests. Make sure that you are comfortable with any conflicts.

Important questions

Does the title or certification your adviser uses require college-level coursework?

- Yes  That's good. Senior experts train in complex topics like estate planning, income tax laws, and investments.
- No  It can be harder to know if your adviser was well-trained.

Can you file a complaint if you have a problem with your financial adviser?

- Yes  Training and education alone don't ensure ethical behavior. Organizations that grant senior financial credentials should make it easy for you to check your adviser's complaint history and file a complaint if necessary.
- No  If the organization granting the credential doesn't take complaints and share adviser history, how do you know if advisers follow the rules?

Is the credential from an accredited organization?

- Yes  This is a good sign. This means the organization has taken important steps to ensure the quality of its training program.
- No  Beware. This is a sign that you should take a closer look at the certification.

Do you know how your financial adviser is paid?

- Yes  Some advisers earn commission fees for selling you financial products or investments, while others charge an hourly fee or flat rate.
- No  If you aren't sure, ask your adviser to explain the fees and put them in writing so you know all your costs.

Have you been invited to an investment seminar?

Any time you see a retirement or senior seminar advertised as “educational” or as a “workshop,” beware. The true goal may be to sell investments, insurance, or financial products at the seminar or in follow-up calls.

Watch out for freebies

Financial salespeople may use freebies like lunch and dinner invitations, golf trips, and country club outings to get you to come to marketing and sales events. They give you something knowing you’ll be more likely to give them something in return.

Watch out for high-pressure sales tactics

You may be asked to make a quick investments decision, or be warned that “opportunities are limited.” Don’t fall for these schemes. Good financial advisers won’t rush you because it takes time to make good investment decisions.

Watch out for exaggerated claims

If you are told about investments that make a lot of money without much risk, don’t believe it. If you think an adviser made exaggerated or unrealistic claims about investment risk or returns, report this to your state securities or insurance regulator.

Check your adviser’s background

Before hiring a financial adviser, it’s a good idea to ask for references and get a background report. If a financial adviser is regulated by state or federal government, you can check the status of their license, and find information about their professional history using these online resources:

FINRA Broker Check

[finra.org](https://www.finra.org)

SEC Investment Advisor Public Disclosure Database

adviserinfo.sec.gov

Your state insurance regulator

[naic.org](https://www.naic.org)

Your state securities regulator

[nasaa.org](https://www.nasaa.org)

FINRA Professional Designations and Organizations Locator

[finra.org/investors/professional-designations](https://www.finra.org/investors/professional-designations)

For helpful tools and good information on investing

[investor.gov](https://www.investor.gov)

If you were a victim of fraud, or suspect that a financial adviser or broker is trying to defraud you, immediately report it to the Securities Exchange Commission or your state securities regulator. You will be protecting yourself and others.

Submit a tip or complaint to SEC at: sec.gov/tcr

Find your state regulator:
nasaa.org/contact-your-regulator

Contact us



Online

consumerfinance.gov



By phone

(855) 411-CFPB (2372)

(855) 729-CFPB (2372) TTY/TDD



By mail

P.O. Box 2900

Clinton, IA 52733-2900



Submit a complaint

consumerfinance.gov/complaint

Considering a financial caregiver? Know your options

Is a loved one having trouble managing their money because of health problems or memory issues? Or are you planning ahead in case you need help in the future?

Knowing your options will help you choose what works best for your situation. An informal caregiver helps on an as-needed basis. If you need more than occasional help, it might be time to name a formal caregiver.

TYPES OF INFORMAL FINANCIAL CAREGIVERS

Consider a:	What is this?	How does this work?
Conversation partner	This allows you to give a trusted relative, friend, or professional an overview of your finances (even if you don't want to share all the details).	Ask your broker or banker to send a copy of your statements to your daughter or accountant. Ask a trusted friend or relative to join when you visit your banker or financial adviser.
Trusted contact person	You can add a "trusted contact person" to your brokerage accounts. Some banks may offer this too. It allows your financial institution to contact the trusted person in certain circumstances, like if they believe you're getting scammed.	Trusted contacts don't have access to your money—they get notified if the financial institution sees signs of financial exploitation.
Convenience account	A "convenience account" or "agency account" lets you name someone to help you deposit or withdraw money and write checks. A convenience account is not the same as a joint account, where money is jointly owned and the joint account holder automatically gets the money when you die.	A convenience account does not change the ownership of the money in the account or give your helper the right to keep the money when you die. The money belongs only to you.

Next step: Speak to your broker or banker to see what informal caregiving options are available. Take this document with you.

TYPES OF FORMAL FINANCIAL CAREGIVERS

Consider a:

What is this?

<p>Power of attorney</p>	<p>This is a legal document that gives someone else legal authority to make decisions about your money or property. People often make power of attorney agreements so that someone else can handle their money if they can no longer manage their own finances. There are different types:</p> <ul style="list-style-type: none"> ▪ A durable power of attorney becomes effective upon signing. ▪ A springing power of attorney allows you to manage your own finances as long as you have the ability to make sound decisions. ▪ A health care power of attorney gives authority to make health care decisions.
<p>Guardian</p>	<p>A court can name a guardian or conservator to manage your money and property if the court decides that you can't manage your money by yourself—and you don't have a power of attorney in place. A court can name different people to make financial decisions and health care decisions or give both roles to the same guardian.</p>
<p>Trustee</p>	<p>A trustee makes decisions about money or property in a trust. The trustee can manage only money or property in the trust, not any of your other assets.</p> <p>A legal document called a revocable living trust gives the trustee authority to make decisions about money or property in the trust if you can't make decisions yourself. The trust also specifies who gets the money or property in the trust after you die.</p>
<p>VA fiduciary or SSA representative payee</p>	<p>The Department of Veterans Affairs (VA) or the Social Security Administration (SSA) may appoint someone to manage VA or SSA benefits for someone who cannot manage their own benefits. That person is allowed to manage only benefits from the agency that names them. To manage other property or benefits, they'll need one of the other formal financial caregiving arrangements.</p>

Next steps:

- Find a local attorney at National Elder Law Foundation (NELF) nelf.org/search or American Association of Trust, Estate and Elder Law Attorneys (AATEELA) aateela.org.
- Consult your local legal aid office lsc.gov/grants-grantee-resources/our-grantees.
- Visit Social Security ssa.gov/payee for more information on the Social Security representative payee role.
- Visit benefits.va.gov/fiduciary for more information on the VA fiduciary role.

Choosing a financial caregiver

Review the questions below to make sure the person you have in mind to be your financial caregiver is the right person.

QUESTIONS TO ASK WHEN CHOOSING A CAREGIVER

Ask yourself:	Yes	Maybe	No	
Do I trust this person?				Trusting someone with your finances, even in an informal way, is an important decision with a lot of responsibility attached.
Do I feel comfortable sharing my wishes with them? Will they carry out my wishes the way I want them to?				Conversations about money can be difficult. Make sure you can be honest with each other and that you will be able to discuss your needs and expectations.
Are they willing and able to take on this responsibility?				Ask the person if they are interested, able, and willing to help you. Avoid choosing someone who you worry may be struggling with their own financial problems, mental health challenges, gambling or substance abuse issues.
Will they make decisions in my best interest?				Your caregiver should make decisions that are best for you and avoid conflicts of interest. They should include you in decisions as much as possible.
Will they manage my money and property carefully?				Your caregiver will need to keep a record of all money, property and debts; invest carefully; pay bills on time; and find out whether you are eligible for any government or employer benefits.
Will they be able to keep my money separate from their own?				Your caregiver should never deposit your money or property into their own or someone else's bank account or investment account.
Will they keep good records?				Your caregiver should keep detailed lists of everything they receive or spend for you. That includes keeping receipts and notes—even for small expenses.

If you answered **maybe** or **no** to some of the questions above, you might want to choose someone else.



Next steps:

- **If you don't have someone you feel comfortable asking to help you**, there are money management programs that can help. To find help in your area, contact the Eldercare Locator eldercare.acl.gov.
- **Once you find the right person, consider choosing a back-up financial caregiver or "successor fiduciary."** This is someone who can manage your finances if your first choice is no longer able to do so. For example, you might list your spouse as primary financial caregiver and a child as a back-up. This is different from co-agents who manage the money together and consult on decisions.
- **Review who you chose every so often.** Sometimes relationships change. If someone is not doing a good job as a financial caregiver and you no longer trust them, you may need to update your legal agreement to choose someone else instead.

Learn more about financial caregiving

Check out the CFPB's *Managing Someone Else's Money* guides, available at consumerfinance.gov/msem. These guides may help you understand the roles and responsibilities of financial caregivers and help you consider who will best serve your needs in this role.

Order or download **free** guides:

- Agents under a power of attorney
- Guardians and conservators
- Trustees
- Social Security representative payees and Veterans Affairs fiduciaries