

Date:

RE: OFFICIAL REQUEST FOR CUSTOMER RECORDS

Name of Financial Institution:

Pursuant to Gramm-Leach-Bliley Act (GLBA) 15U.S.C. §6802(e)(8); 15U.S.C. §6802(e)(3)(B) and Iowa Code 235B:

I, _____, an Adult Protective Services Investigator operating under Iowa Code 235B, am conducting an authorized civil investigation of alleged financial exploitation of a dependent adult.

You, as a “financial institution,” are authorized to share information otherwise considered nonpublic personal information about a consumer to a nonaffiliated third party without notice to the consumer that describes the disclosure when:

1. The disclosure of the information is to comply with federal, state, or local laws, rules and other applicable legal requirements, such as state laws that require reporting by financial institutions of suspected abuse [15 U.S.C. 6802(e)(8)].
2. A financial institution may disclose nonpublic personal information **to comply with a properly authorized civil, criminal, or regulatory investigation**, or subpoena or summons **by federal, state, or local authorities** or to respond to judicial process **or government regulatory authorities having jurisdiction** for examination, compliance, or other purposes as authorized by law. [15 U.S.C. 6802 (e)(8)].
3. A financial institution may disclose nonpublic personal information to protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability. [15 U.S.C 6802 (e)(3)(B)]. For example, this exception generally would allow a financial institution to disclose to appropriate authorities nonpublic personal information in order to:
 - a. Report incidents that result in taking an older adult’s funds without actual consent, or
 - b. Report incidents of obtaining an older adult’s consent to sign over assets through misrepresentation of the intent of the transaction.
4. To the extent specifically permitted or required under other provisions of law and in accordance with the Right to Financial Privacy Act of 1978 (12 U.S.C. 3401 *et seq.*), a financial institution may disclose nonpublic personal information to law enforcement agencies, self-regulatory organizations, or for an investigation on a matter related to public safety. [15 U.S.C. 6802(e)(5)].

Iowa Code §235B.3(9) outlines that if, in the course of assessment, evaluation, or investigation of a report of dependent adult abuse, the department determines that disclosure is necessary for the protection of a dependent adult’s resources, the department may disclose the initiation and status of the dependent adult abuse evaluation to the dependent adult’s various financial entities.

Iowa Code §235B.6 allows various financial entities the right to obtain dependent adult abuse information as deemed necessary by the department to protect the dependent adult’s resources.

In addition, Iowa Code §235B.3(11) provides immunity from civil and criminal liability to a person participating in good faith, cooperating, or assisting the department in evaluating a case of dependent adult abuse, which might otherwise be incurred or imposed based upon giving the assistance.

To assist with a current dependent adult abuse assessment, I hereby request records for all accounts relating to:

470-5696 (02/23)

Customer Name:

Customer DOB:

Please provide the requested records for occurring between the dates of:

Start Date:

End Date:

Please provide the following records:

- Bank statements for ALL accounts, including checking, savings, money market, certificates of deposit
- Copies of all checks and withdrawals from the account(s) (front and back) including offsets
- Copies of all deposits and deposit items
- Customer Profile showing all accounts, including opening and/or closing dates All Power of Attorney documents and signature cards
- Statements for any loans, lines of credit, or credit cards and copies of any cash advances
- Other:

Please provide the requested information in the following format: .

If you have questions, my contact information is noted below.

Please note that the Iowa Department of Human Services does not have funds for processing fees related to this request. Also, please be aware that the Consumer Protection Financial Bureau acknowledges that “APS agencies lack financial resources and that these financing challenges impeded APS’s ability to respond” to the abuse of dependent adults. As noted in CPFEB March 2016 recommendations “Expedite documentation requests from Adult Protective Services (APS), law enforcement and other government entities investigating reports of financial exploitation. Provide documents at no charge.”

Respectfully requested,

Name

Title

Contact Information