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136th General Assembly
Regular Session
2025-2026

Sub. H. B. No. 560

To enact sections 1349.13, 1349.14, 1349.141, 1
1349.142, 1349.15, 1349.151, 1349.152, and 2
5101.703 of the Revised Code to prevent 3
financial exploitation and to name this act the 4
Protect Our Parents Act. 5

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF OHIO:

Section 1. That sections 1349.13, 1349.14, 1349.141, 6
1349.142, 1349.15, 1349.151, 1349.152, and 5101.703 of the 7
Revised Code be enacted to read as follows: 8

Sec. 1349.13. As used in sections 1349.13 to 1349.152 of 9
the Revised Code: 10

(A) "Depository institution" means a bank, savings bank, 11
savings and loan association, or credit union that is subject to 12
regulation or supervision by the United States or any state. 13
"Depository institution" includes an employee of any such 14
institution. 15

(B) "Division" means the division of financial 16
institutions in the department of commerce or the superintendent 17
of financial institutions. 18



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<u>(C) "Eligible adult" means either of the following:</u>	19
<u>(1) A person sixty years of age or older;</u>	20
<u>(2) A person eligible to receive protective services</u>	21
<u>pursuant to sections 5101.60 to 5101.71 of the Revised Code.</u>	22
<u>(D) "Financial exploitation" means either of the</u>	23
<u>following:</u>	24
<u>(1) The wrongful or unauthorized taking, withholding,</u>	25
<u>directing, appropriation, or use of money, assets, or property</u>	26
<u>of an eligible adult;</u>	27
<u>(2) Any act or omission by a person, including through the</u>	28
<u>use of a power of attorney or guardianship of an eligible adult,</u>	29
<u>to do either of the following:</u>	30
<u>(a) Obtain control, through deception, intimidation, or</u>	31
<u>undue influence, of money, assets, or property of an eligible</u>	32
<u>adult and thereby deprive the eligible adult of the ownership,</u>	33
<u>use, benefit, or possession of the money, assets, or property;</u>	34
<u>(b) Convert money, assets, or property of an eligible</u>	35
<u>adult and thereby deprive the eligible adult of the ownership,</u>	36
<u>use, benefit, or possession of the money, assets, or property.</u>	37
<u>(E) "Transaction" includes a disbursement from an account.</u>	38
<u>(F) (1) "Trusted contact" means a natural person eighteen</u>	39
<u>years of age or older whom the eligible adult has expressly</u>	40
<u>identified and recorded in a depository institution's books and</u>	41
<u>records as the person who may be contacted about the account or</u>	42
<u>the eligible adult to address possible financial exploitation or</u>	43
<u>to confirm the specifics of any of the following:</u>	44
<u>(a) The eligible adult's current contact information or</u>	45

health status; 46

(b) The identity of any conservator, executor, trustee, or individual or entity granted a power of attorney; 47
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(c) Any other concern reasonably related to the administration of the account. 49
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(2) "Trusted contact" may include a joint account owner, an individual or entity who has been granted a power of attorney, a family member, a legal guardian, or another person reasonably associated with the eligible adult. 51
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Sec. 1349.14. (A) If a depository institution has reasonable cause to believe that an eligible adult may be subject to past, current, or attempted financial exploitation, then both of the following apply: 55
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(1) The depository institution shall follow any internal written policy, program, plan, or procedure adopted by the depository institution for the purpose of establishing protocols for the reporting of past, current, or attempted financial exploitation. 59
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(2) (a) (i) The depository institution may place a hold on any transaction impacted by the past, current, or attempted financial exploitation for as long as necessary to resolve the situation as quickly as reasonably practicable. 64
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(ii) Except as provided in division (A) (2) (b) of this section, such a hold shall not exceed sixty days. 68
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(b) At any time, the division, a law enforcement agency that has jurisdiction in the matter, the county department of job and family services, or a court of competent jurisdiction may terminate or extend a hold placed under division (A) (2) (a) 70
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this section. 74

(B) (1) The depository institution shall report any 75
transactional hold placed pursuant to division (A) (2) of this 76
section, along with a summary of the facts and circumstances 77
leading up to the hold, in writing, immediately to the division 78
and the county department of job and family services for the 79
county in which the eligible adult resides. 80

(2) The summary required by division (B) (1) of this 81
section may be reported via electronic means. 82

(C) The depository institution making a report to the 83
division and the county department of job and family services 84
pursuant to division (B) of this section may continue the 85
transactional hold at the request of an investigating federal or 86
state agency or if the depository institution has not heard from 87
either the division or the county department of job and family 88
services within the initial hold period. 89

(D) Nothing in this section shall be construed as limiting 90
a depository institution's ability to seek injunctive relief 91
from a court of competent jurisdiction at any time for any past, 92
current, or attempted financial exploitation. 93

Sec. 1349.141. (A) (1) Except as provided in division (C) 94
of this section, if the depository institution places a hold 95
pursuant to section 1349.14 of the Revised Code, then, not later 96
than three business days after the date on which the hold was 97
first placed, the depository institution may notify, in writing, 98
all parties authorized to transact business on the account of 99
the hold and the reason for the hold. 100

(2) In addition to the notice required under division (A) 101
(1) of this section, the depository institution, at the 102

institution's discretion, may also provide the notification to 103
any trusted contract on the account. 104

(B) (1) The depository institution shall notify all persons 105
notified under division (A) of this section by using the contact 106
information provided for the account. 107

(2) The notification required under division (A) of this 108
section may be provided by electronic means. 109

(C) A depository institution shall not send a notification 110
under this section to any party it reasonably believes has 111
engaged in, is engaging in, has attempted to engage in, or will 112
attempt to engage in the suspected financial exploitation of the 113
eligible adult. 114

(D) Any notice provided under this section may be provided 115
electronically. 116

Sec. 1349.142. Any record of a transactional hold under 117
sections 1349.13 to 1349.152 of the Revised Code, any report 118
relating to the hold, and any notification of the hold shall be 119
maintained by the depository institution for not less than five 120
years. 121

Sec. 1349.15. (A) Before placing a hold on a disbursement 122
or transaction pursuant to section 1349.14 of the Revised Code, 123
a depository institution shall do both of the following: 124

(1) Conduct training for employees described in division 125
(B) of this section as soon as reasonably practicable and 126
maintain a written record of all training conducted, if such 127
training is developed. With respect to an individual who begins 128
employment with a depository institution after the effective 129
date of this section, such training, if developed, shall be 130
conducted within one year after the date on which the individual 131

becomes employed by, or affiliated or associated with, the 132
depository institution; 133

(2) Develop, maintain, and enforce written procedures 134
regarding the manner in which suspected financial exploitation 135
is reviewed internally, including, if applicable, the manner in 136
which suspected financial exploitation is required to be 137
reported to supervisory personnel. 138

(B) (1) A depository institution may develop training 139
policies or programs reasonably designed to educate employees 140
who perform or approve transactions on behalf of customers on 141
issues pertaining to financial exploitation of eligible adults. 142

(2) A depository institution may use training materials or 143
best practices developed by the elder abuse commission created 144
in section 5101.74 of the Revised Code. 145

(C) Training completed in accordance with the Bank Secrecy 146
Act, 31 U.S.C. 5311 et seq., or similar anti-fraud programs 147
satisfy the training requirement imposed under division (A) (1) 148
of this section, if the training addresses financial 149
exploitation or fraud. 150

Sec. 1349.151. (A) Any person participating in good faith 151
in making a report or placing a transactional hold pursuant to 152
sections 1349.13 to 1349.152 of the Revised Code is immune from 153
any civil or administrative liability arising from the report or 154
hold. 155

(B) A person is immune from any civil or administrative 156
liability arising from failing to place a transactional hold 157
pursuant to sections 1349.13 to 1349.152 of the Revised Code, 158
provided the person attempts in good faith to comply with those 159
sections. 160

Sec. 1349.152. The superintendent of financial 161
institutions may adopt rules in accordance with Chapter 119. of 162
the Revised Code to implement the requirements of sections 163
1349.13 to 1349.151 of the Revised Code. 164

Sec. 5101.703. (A) As used in this section: 165

(1) "Petitioner" means the county department of job and 166
family services, the department's designee, or the county 167
prosecutor that brings a petition pursuant to section 5101.701 168
or 5101.702 of the Revised Code, an adult, or a person empowered 169
to act on behalf of an adult pursuant to Chapter 1337. of the 170
Revised Code. 171

(2) "Unascertainable person" means a person whose identity 172
cannot be determined or whose identity is unknown, and who has 173
communicated with an adult through any means that make tracing 174
the person's identity impractical. 175

(B) (1) If the petitioner seeks a temporary protection 176
order against an unascertainable person or seeks to stop the 177
proposed transfer of the adult's funds or property to an 178
unascertainable person, the petitioner shall file with the court 179
a sworn affidavit that includes the following: 180

(a) The facts leading the petitioner to believe that the 181
person is an unascertainable person; 182

(b) Information regarding how the unascertainable person 183
and the adult have been in contact; 184

(c) All identifying information for the unascertainable 185
person that is known to the petitioner or the adult, including 186
pseudonyms, tax identification numbers, electronic mail 187
addresses, telephone numbers, software application programs 188
used, or social media usernames and handles; 189

(d) The facts leading the petitioner to believe that a 190
proposed or initiated transfer of funds or property by the adult 191
is a response to a fraudulent request by the unascertainable 192
person; 193

(e) A description of the petitioner's attempts to identify 194
the unascertainable person, including using the same method of 195
communication that the unascertainable person used to 196
communicate with the adult. 197

(2) If the court determines that the person is an 198
unascertainable person based on the petitioner's affidavit, the 199
court shall enter an order requiring the petitioner to serve the 200
unascertainable person through the same means of communication 201
that the unascertainable person used to communicate with the 202
adult. The substitute service shall be made not later than two 203
working days after the date the court issues the order. 204

(3) The petitioner shall file with the court proof, 205
including a sworn affidavit with screenshots, that the 206
petitioner has attempted to serve the unascertainable person in 207
accordance with division (B) (2) of this section. This 208
constitutes substitute service on the unascertainable person. 209

(C) In accordance with an order issued under section 210
5101.701 or 5101.702 of the Revised Code, and if using 211
substitute service in accordance with this section, a proposed 212
transfer of funds or property in dispute may be held for up to 213
thirty days, beginning on the date of the issuance of the order, 214
before such funds or property may be distributed for the benefit 215
of the adult. 216

(D) The provisions of this section shall be construed in 217
such a way as to best operate for the benefit and protection of 218

an adult in need of protective services. 219

Section 2. This act shall be known as the Protect Our
Parents Act. 220
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