As Introduced

136th General Assembly

Regular Session 2025-2026

H. B. No. 560

Representatives Swearingen, White, A.

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 fraud against	4
	vulnerable adults and to name this act the	5
	Protect Our Parents Act.	6
BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF OHIO:		

Section 1. That sections 1349.13, 1349.14, 1349.141, 7 1349.142, 1349.15, 1349.151, 1349.152, and 5101.703 of the Revised Code be enacted to read as follows: 9 Sec. 1349.13. As used in sections 1349.13 to 1349.152 of 10 the Revised Code: 11 (A) "Depository institution" means a bank, savings bank, 12 savings and loan association, or credit union that is subject to 13 regulation or supervision by the United States or any state. 14 "Depository institution" includes an employee of any such 15 institution. 16 (B) "Division" means the division of financial 17 institutions in the department of commerce or the superintendent 18 of financial institutions. 19 (C) "Eligible adult" means either of the following: 20

(1) A person sixty years of age or older;	21
(2) A person eligible to receive protective services	22
pursuant to sections 5101.60 to 5101.71 of the Revised Code.	23
(D) "Financial exploitation" means either of the	24
<pre>following:</pre>	25
(1) The wrongful or unauthorized taking, withholding,	26
directing, appropriation, or use of money, assets, or property	27
of an eligible adult;	28
(2) Any act or omission by a person, including through the	29
use of a power of attorney or guardianship of an eligible adult,	30
to do either of the following:	31
(a) Obtain control, through deception, intimidation, or	32
undue influence, of money, assets, or property of an eligible	33
adult and thereby deprive the eligible adult of the ownership,	34
use, benefit, or possession of the money, assets, or property;	35
(b) Convert money, assets, or property of an eligible	36
adult and thereby deprive the eligible adult of the ownership,	37
use, benefit, or possession of the money, assets, or property.	38
(E) "Transaction" includes a disbursement from an account.	39
(F)(1) "Trusted contact" means a natural person eighteen	40
years of age or older whom the account owner has expressly	41
identified and recorded in a depository institution's books and	42
records as the person who may be contacted about the account or	43
the account owner to address possible financial exploitation or	44
to confirm the specifics of any of the following:	45
(a) The account owner's current contact information or	46
health status;	47

(b) The identity of any conservator, executor, trustee, or	48
individual or entity granted a power of attorney;	49
(c) Any other concern reasonably related to the	50
administration of the account.	51
(2) "Trusted contact" may include a joint account owner or	52
an individual or entity who has been granted a power of	53
attorney.	54
Sec. 1349.14. (A) If a depository institution has	55
reasonable cause to believe that an eligible adult who is an	56
account holder may be subject to past, current, or attempted	57
financial exploitation, then both of the following apply:	58
(1) The depository institution shall follow any internal	59
written policy, program, plan, or procedure adopted by the	60
depository institution for the purpose of establishing protocols	61
for the reporting of past, current, or attempted financial	62
<pre>exploitation.</pre>	63
(2)(a) The depository institution may place a hold on any	64
transaction impacted by the past, current, or attempted	65
financial exploitation for a period of time not to exceed	66
fifteen business days.	67
(b) At any time, the division, the county department of	68
job and family services, or a court of competent jurisdiction	69
may terminate or extend a hold placed under division (A)(2)(a)	70
this section.	71
(B)(1) The depository institution shall report any	72
transactional hold placed pursuant to division (A)(2) of this	73
section, along with a summary of the facts and circumstances	74
leading up to the hold, in writing, immediately to the division	75
and the county department of job and family services for the	76

county in which the eligible adult resides.	77
(2) The summary required by division (B)(1) of this	78
section may be reported via electronic means.	79
(C) The depository institution making a report to the	80
division and the county department of job and family services	81
pursuant to division (B) of this section may continue the	82
transactional hold at the request of an investigating federal or	83
state agency or if the depository institution has not heard from	84
either the division or the county department of job and family	85
services within the initial fifteen-day hold period.	86
(D) Nothing in this section shall be construed as limiting	87
a depository institution's ability to seek injunctive relief	88
from a court of competent jurisdiction at any time for any past,	89
current, or attempted financial exploitation.	90
Sec. 1349.141. (A) Except as provided in division (C) of	91
this section, if the depository institution places a hold	92
pursuant to section 1349.14 of the Revised Code, then not later	93
than three business days after the date on which the hold was	94
first placed, the depository institution may notify, in writing,	95
all of the following of the hold and the reason for the hold:	96
(1) All parties authorized to transact business on the	97
account;	98
(2) Any trusted contact on the account.	99
(B) (1) The depository institution shall notify all persons	100
notified under division (A) of this section by using the contact	101
information provided for the account.	102
(2) The notification required under division (A) of this	103
section may be provided by electronic means.	104

(C) A depository institution shall not send a notification	105
under this section to any party it reasonably believes has	106
engaged in, is engaging in, has attempted to engage in, or will	107
attempt to engage in the suspected financial exploitation of the	108
eligible adult.	109
(D) Any notice provided under this section may be provided	110
electronically.	111
Sec. 1349.142. Any record of a transactional hold under	112
sections 1349.13 to 1349.152 of the Revised Code, any report	113
relating to the hold, and any notification of the hold shall be	114
maintained by the depository institution for not less than five	115
years.	116
Sec. 1349.15. (A) Before placing a hold on a disbursement	117
or transaction pursuant to section 1349.14 of the Revised Code,	118
a depository institution shall do both of the following:	119
(1) Conduct training for employees described in division	120
(B) of this section as soon as reasonably practicable and	121
maintain a written record of all training conducted, if such	122
training is developed. With respect to an individual who begins	123
employment with a depository institution after the effective	124
date of this section, such training, if developed, shall be	125
conducted within one year after the date on which the individual	126
becomes employed by, or affiliated or associated with, the	127
<pre>depository institution;</pre>	128
(2) Develop, maintain, and enforce written procedures	129
regarding the manner in which suspected financial exploitation	130
is reviewed internally, including, if applicable, the manner in	131
which suspected financial exploitation is required to be	132
reported to supervisory personnel.	133

H. B. No. 560
As Introduced

(B) A depository institution may develop training policies	134
or programs reasonably designed to educate employees who perform	135
or approve transactions on behalf of customers on issues	136
pertaining to financial exploitation of eligible adults.	137
Sec. 1349.151. (A) Any person participating in good faith	138
in making a report or placing a transactional hold pursuant to	139
sections 1349.13 to 1349.152 of the Revised Code is immune from	140
any civil or administrative liability arising from the report or	141
hold.	142
(B) A person is immune from any civil or administrative	143
liability arising from failing to place a transactional hold	144
pursuant to sections 1349.13 to 1349.152 of the Revised Code,	145
provided the person attempts in good faith to comply with those	146
sections.	147
Sec. 1349.152. The superintendent of financial	148
institutions may adopt rules in accordance with Chapter 119. of	149
the Revised Code to implement the requirements of sections	150
1349.13 to 1349.151 of the Revised Code.	151
Sec. 5101.703. (A) As used in this section:	152
(1) "Petitioner" means the county department of job and	153
family services, the department's designee, or the county	154
prosecutor that brings a petition pursuant to section 5101.701	155
or 5101.702 of the Revised Code, an adult, or a person empowered	156
to act on behalf of an adult pursuant to Chapter 1337. of the	157
Revised Code.	158
(2) "Unascertainable person" means a person whose identity	159
cannot be determined or whose identity is unknown, and who has	160
communicated with an adult through any means that make tracing	161
the person's identity impractical.	162

H. B. No. 560
As Introduced

(B)(1) If the petitioner seeks a temporary protection	163
order against an unascertainable person or seeks to stop the	164
proposed transfer of the adult's funds or property to an	165
unascertainable person, the petitioner shall file with the court	166
a sworn affidavit that includes the following:	167
(a) The facts leading the petitioner to believe that the	168
<pre>person is an unascertainable person;</pre>	169
(b) Information regarding how the unascertainable person	170
and the adult have been in contact;	171
(c) All identifying information for the unascertainable	172
person that is known to the petitioner or the adult, including	173
pseudonyms, tax identification numbers, electronic mail	174
addresses, telephone numbers, software application programs	175
used, or social media usernames and handles;	176
(d) The facts leading the petitioner to believe that a	177
proposed or initiated transfer of funds or property by the adult	178
is a response to a fraudulent request by the unascertainable	179
<pre>person;</pre>	180
(e) A description of the petitioner's attempts to identify	181
the unascertainable person, including using the same method of	182
communication that the unascertainable person used to	183
<pre>communicate with the adult.</pre>	184
(2) If the court determines that the person is an	185
unascertainable person based on the petitioner's affidavit, the	186
court shall enter an order requiring the petitioner to serve the	187
unascertainable person through the same means of communication	188
that the unascertainable person used to communicate with the	189
adult. The substitute service shall be made not later than two	190
working days after the date the court issues the order.	191

H. B. No. 560	Page 8
As Introduced	

(3) The petitioner shall file with the court proof,	192
including a sworn affidavit with screenshots, that the	193
petitioner has attempted to serve the unascertainable person in	194
accordance with division (B)(2) of this section. This	195
constitutes substitute service on the unascertainable person.	196
(C) In accordance with an order issued under section	197
5101.701 or 5101.702 of the Revised Code and if using substitute	198
service in accordance with this section, a proposed transfer of	199
funds or property in dispute must be held for thirty days,	200
beginning on the date of the issuance of the order, before such	201
funds or property may be distributed for the benefit of the	202
adult.	203
(D) The provisions of this section shall be construed in	204
such a way as to best operate for the benefit and protection of	205
an adult in need of protective services.	206
Section 2. This act shall be known as the Protect Our	207
Parents Act.	208