



Dementia Friendly Banks and Financial Services

Banks and financial service professionals play a vital role in helping people living with dementia stay independent and secure. This Dementia Friendly America Sector Guide outlines practical actions that financial institutions and staff can take to provide supportive and accessible experiences for customers living with dementia and their care partners, with simple steps to strengthen communication, improve the environment and enhance customer service.

UNDERSTANDING DEMENTIA

Dementia is a general term used to describe a group of symptoms that affect memory, thinking, communication and decision-making in ways that interfere with daily life. It is not a normal part of aging. Common symptoms include memory loss, confusion, trouble finding words, difficulty planning or solving problems and changes in mood or behavior. Alzheimer's disease is the most common cause of dementia. Other types include Vascular Dementia, Lewy Body Dementia and Frontotemporal Dementia.

In banking settings, dementia may make it harder to use PIN pads, understand forms or follow multi-step financial transactions.

BUILD DEMENTIA AWARENESS

Provide dementia-awareness training for all staff through programs such as Dementia Friends, AARP BankSafe or invite local experts to lead educational sessions or workshops.

Integrate dementia and cognitive-impairment awareness into staff orientation, annual training and professional development.

Support employees who are providing care to someone with dementia by offering flexible scheduling, access to employee assistance programs or referrals to resources like the Eldercare Locator and the Alzheimer's Association Helpline.

COMMUNICATE CLEARLY AND RESPECTFULLY

Engage the person before speaking. Say the person's name, make eye contact and face them directly.

Speak slowly and clearly. Use short, simple sentences with one idea at a time.

Use a warm, friendly tone of voice. Be calm, positive and respectful.

Smile and be kind. Friendly expressions help the person feel safe and supported.

Ask one question at a time. Offer simple choices, like yes/no or "Would you like to sit here or over there?"

Give the person extra time to respond. Pause and wait patiently—avoid rushing or finishing sentences.

Repeat or rephrase if something is not understood. Use simple words or shorter phrases to support understanding.

Reduce distractions. Minimize background noise so it is easier to focus.

Pay attention to non-verbal cues. Watch for signs of confusion, stress or discomfort and respond calmly and supportively.

IMPROVE THE PHYSICAL ENVIRONMENT

Provide large-print, high-contrast signs. Use simple words and familiar icons (e.g., restrooms, exits, tellers, customer service) placed at eye level to guide people.

Keep floors safe and dry. Avoid shiny or patterned floors that can cause glare or confusion and mark stairs or ramps with bright, high-contrast tape or paint.

Keep lighting bright and even in all areas, especially hallways and restrooms. Reduce glare and shadows to help people see clearly and feel safe moving around.

Provide comfortable, stable seating that is easy to get in and out of. Place sturdy chairs with armrests in waiting areas, near entrances and exits.

Make restrooms easy to find and safe to use. Post clear signs and maintain bright, even lighting. Install grab bars and offer single-use or family restrooms when possible.

DELIVER CUSTOMER-CENTERED AND ACCESSIBLE SERVICES

Use plain, jargon-free language in all communication. Keep wording simple and avoid technical terms that may be confusing.

Present financial information and forms in short, sequential steps. Provide one idea at a time to support comprehension.

Provide simple written or digital summaries or reminders after meetings. A short recap supports memory and prevents errors.

Offer extended appointment times, virtual or phone meetings, and flexible scheduling. Small adjustments help customers choose the format and pace that work best.

Provide a quiet or semi-private area for conversations when possible. Minimizing background noise improves focus and comfort.

STRENGTHEN FRAUD PREVENTION AND ACCOUNT SAFEGUARDS

Incorporate FDIC/CFPB Money Smart for Older Adults information into staff awareness activities. Free, easy-to-use materials help staff recognize and prevent common scams.

Provide a simple trusted-contact option for customers. Allow customers to voluntarily name someone the bank may contact if concerns arise.

Allow staff to briefly delay a transaction and consult a supervisor when something seems unusual. A basic “pause and ask” approach protects customers without system changes.

FOR ADDITIONAL RESOURCES



Become a Dementia Friend
dfamerica.org/become-a-dementia-friend/

Alzheimer's Association Helpline
800-272-3900 | www.alz.org



Find or Start a Memory Cafe
dfamerica.org/

Eldercare Locator
800-677-1116 | eldercare.acl.gov



Scan or visit
dfamerica.org/resource-listing



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