

ARMail

Central New York

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Identity Fraud



by Barry Thompson

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One of the biggest problems facing Security Officers today involves procedures to handle Identity Fraud. Recently, the Federal Trade Commission developed guidelines to assist consumers who have been victimized in this manner.

The following is a suggested sample procedure for Financial Institutions. Make any changes necessary to provide your institution with the best action plan for identity theft.

Notification by Customer

Your customer notifies you that they have experienced identity theft. They

“But he that filches from me my good name/Robs me of that which not enriches him/And makes me poor indeed.” - Shakespeare, Othello, act iii. Sc. 3.

are worried that their bank accounts have either been compromised or may be in the future.

- ✓ Immediately close the customer’s accounts and reopen them with new account numbers.
- ✓ Insist that the customer change passwords and PINs on all access devices to your institution.
- ✓ Then flag the old and new accounts for any unusual activity. Review the accounts for a period of time after the reported incident to be certain the accounts haven’t been compromised.

New Passwords and PINs

The customer should be educated not to use easily available information for the new account access devices. They should avoid mother’s maiden name, birth date, the last four digits of the SSN, their telephone number or series of consecutive numbers. They should also avoid using the same information and numbers when they create new PINs.

Police Report

Advise your customer to file a report with your local police or in the jurisdiction of the law enforcement agency where the incident took place.

Ask for a copy of this report for your security files after the customer has reported the incident. The police report will be necessary for the customer to prove to others that they have been victimized by this crime.

Checks Stolen

If checks have been stolen or misused, stop payment. Many retailers use major check verification companies so either contact them or have your customer contact them. Be sure to contact the check verification service your financial institution uses.

CrossCheck: (707) 586-0551

Equifax Check Systems: (800) 437-5120

International Check Services: (800) 526-5380

National Check Fraud Service: (843) 571-2143

Scan: (800) 262-7771

TeleCheck: (800) 710-9898

Contact the Credit Reporting Agencies

The customer should contact the fraud departments at each of the three major credit reporting bureaus. They should request that a “Fraud Alert” be placed

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Message from the President • Patricia C. Frnaks



**Happy 50th Birthday
ARMA!**

GREETINGS!

As CNYARMA's president for 2005-2006, I'd like to take this opportunity to thank Eileen Keating, past president, for her strong leadership over the past three years. Eileen is a stellar example of the professional, dedicated people that belong to ARMA International.

ARMA International celebrates its 50th anniversary this year. A lot has happened in the field of records and information management over the past 50 years. Throughout all of the changes that have occurred, ARMA has been a constant and powerful voice on behalf of its members.

One of the most pressing issues today is the threat to the security and privacy of our personally identifiable information. On Monday, July 18, 2005, ARMA sent a statement for the Hearing Record to a U.S. House of Representatives Committee on

Financial Services regarding the security of credit card data processing.

The testimony, signed by ARMA International President Cheryl L. Pederson, CRM, made recommendations regarding safeguards and accountability, as well as records retention and destruction.

Chapters, like our Central New York chapter, do their part by providing informative workshops on similar current issues. Our first meeting of the 2005-2006 year focuses on identity theft and the Fair and Accurate Credit Transaction Act (FACTA), which added new sections to the federal Fair Credit Reporting Act.

Join your colleagues on October 5, 2005, at Barbagallo's in East Syracuse for an informative panel discussion on identity theft and FACTA. An added bonus is an opportunity to enjoy a terrific lunch and exchange ideas with your colleagues.

I hope to see you there!

Attend an ARMA Meeting and be a Winner!



Dave Langevin presents Pat Franks with the year-end grand prize, a dinner cruise for two on Skaneateles Lake through Mid-Lakes Navigation.

CNY ARMA continues to raffle off great gifts at each meeting. All you need do is attend a CNY ARMA meeting and put your name in the drawing. One winner is chosen at each meeting to receive a wonderful gift from a Syracuse-area business. PLUS – all names from attendees at each meeting will be kept for a final drawing at our end-of-year meeting.

CNY ARMA extends its thanks to Dave Langevin for arranging for these great raffle gifts.



Meeting in Review May 25, 2005 • The Syracuse Zoo

What a great end of the year meeting we had last May. The setting was unique, at the Syracuse zoo, and the speakers Linda Bryan and Lyndsi Prignon of Cornell University, gave an interesting presentation on the generational differences that exist in the workplace.

We learned about the characteristics of each generation and explored strategies for improving work relationships. Because Traditionalists (born before 1946) were influenced by the World Wars, they tend to be hard working, loyal and have a strong sense of duty. Baby Boomers (born between 1946-1964) make up the largest portion of the workforce today and they make up the majority of the upper management positions. They tend to be competitive, and have the attitude of buy now and pay later. Generation Xers (between 1964-1981) are categorized as focusing on results, not rules and they tend to

be self reliant and more skeptical. Millennials (born between 1981-1999) often live for the moment and because they grew up with constant unsettling news on the television, they have been forced to think and worry about personal safety.

The generational differences can often affect work values. Baby boomers usually see job security coming from the institution, promotions based on longevity, respect based on title and are usually comfortable carrying out orders from the top. In contrast, Generation Xers see security coming from within, promotions based on performance, loyalty to the team, respect is earned, and there is more focus on the outcome than on the process.

It was suggested that those in managerial positions reexamine their relationships with their employees because they might realize that some traditional ways of thinking might not be as productive for someone of another generation. In order to retain Gen



Lyndsi Prignon and Linda Bryan of Cornell University

Xers we need to be aware of the fact that the work environment, work content, growth opportunities, rewards, organizational culture and the relationship with managers are critical factors.

It was a thought provoking session and when it was over we had time to walk the grounds of the zoo and “talk with the animals”, which is always fun.

CNYA RMA Awards and Thanks



Awards Chairperson, Dianne Liuzzi Hagan, presents CNYARMA's Chapter Member of the Year award to Dave Langevin (center). A special award was presented to Jackie Lewis (left) for her outstanding contributions to CNYARMA over the years, and extra thanks and a plaque went to Eileen Keating (right), for her leadership over the past 3 years in the position of President of CNYARMA.

CRM
Corner

If you're among those preparing for the November exam or are just wondering what the exam is all about, try the questions below. They're taken from the Certified Records Management Examination Handbook to test your knowledge as well as exercise your brain. Each question represents one of the five parts of the exam. Remember, to get more information about the Institute of Certified Records Managers, testing dates, and requirements go to www.icrm.org.

PART 1 Management Principles and the Records & Information Management Program

1. The term "disposition" as defined in records management:
 - a. includes but is not synonymous with the term "destruction."
 - b. means destruction.
 - c. is synonymous with "disposal."
 - d. relates only to paper records.
 - e. implies shredding.

PART 2 Records Creation and Use

2. A reports inventory conducted for the purpose of developing a reports standardization program should include:
 - a. one-time reports.
 - b. payroll reports.
 - c. progress reports.
 - d. audit reports.
 - e. none of the above.

PART 3 Records Systems, Storage, and Retrieval

3. Thesauri can be used in information retrieval to:
 - a. construct KWIC indexes.
 - b. facilitate full-text searching.
 - c. standardize indexing terms.
 - d. facilitate proximity searching.
 - e. do all of the above.

PART 4 Records Appraisal, Retention, Protection, and Disposition

4. Which of the following data elements is not essential to collect when developing a records retention program?
 - a. Inclusive date coverage of the records series.
 - b. Name of records series.

by Patricia C. Franks, Ph.D., CRM

- c. Volume of records in each series.
- d. Arrangement of the records in each records series.
- e. None of the above.

PART 5 Facilities, Equipment, Supplies and Technology

5. A management information system (MIS):
 - a. may be operated either manually or through mechanical or electronic means.
 - b. encompasses all the communications within and external to an organization by which data are recorded and processed for operational purposes.
 - c. processes data obtained by telephone, by contact with other people, by studying an operation, and from data processing units.
 - d. exists to provide information that supports top managers in directing the total enterprise in the accomplishment of its objectives.
 - e. all of these.



Answers on page 6

Identity Fraud

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in their file. They may also request the credit bureaus to notify them before opening any new accounts or changing their existing accounts. The credit bureaus are obligated to send the customer a free report to review for problems. The customer should examine the reports carefully and contact any listing that shows changes or inquiries they didn't make.

The customer should also notify the credit bureau to request that inquiries they didn't make be removed. In a few months, the customer should follow up with another review of their credit report.

Credit Bureaus Contacts
Equifax - www.equifax.com

To order your report, call (800) 685-1111 or write:
PO Box 740241
Atlanta, GA 30374-0241

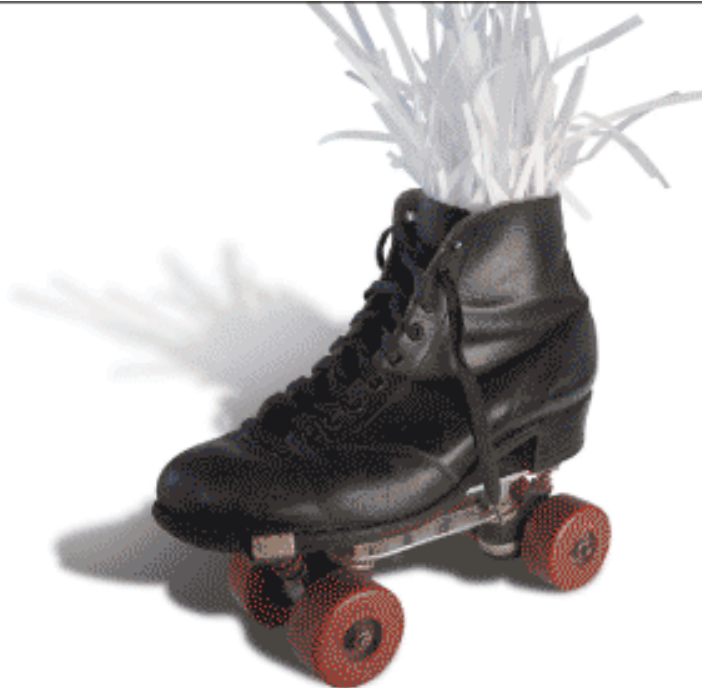
To report fraud, call (800) 525-6285 and write:
PO Box 740241
Atlanta, GA 30374-0241

Experian - www.experian.com
To order your report, call (888) EXPERIAN or write:
PO Box 949
Allen TX 75013-0949

To report fraud, call (888) EXPERIAN and write:
PO Box 949
Allen TX 75013-0949

Trans Union - www.tuc.com
To order your report, call (800) 916-8800 or write:
PO Box 1000
Chester, PA 19022.

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Identity Fraud
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To report fraud, call (800) 680-7289 and write: Fraud Victim Assistance Division PO Box 6790 Fullerton, CA 92634

Contacting Creditors Who Have Altered or Fraudulent Account Records

The customer should be informed that anytime they find altered or fraudulent accounts they should notify that business immediately. They should direct their calls to the security or fraud departments to resolve the situation.

The Customer Suspects Mail Theft

They should contact the local post office and report the theft to the nearest postal inspector. The Postal Service Website is located at www.usps.gov/

Criminal Records or Arrests by Law Enforcement

Sometimes the criminal who assumes the victim's identity is arrested. During that time period the felon may use the victims identify to flee. This could result in further problems for the customer and the need to retain legal counsel.

Last But Not Least

Have the customer contact the Federal Trade Commissions, Identity Theft Hotline toll-free at (877) 438-4338. The FTC puts their information into a consumer fraud database and

shares it with law enforcement. You may get more information on identity theft by contacting the FTC at: www.consumer.gov/idtheft

FTC Publications

- Avoiding Credit and Charge Card Fraud
- Credit and ATM Cards: What to Do IF They're Lost or Stolen
- Credit Card Loss Protection Offers: They're The Real Steal
- Electronic Banking
- Getting Purse-onal: What To Do If Your Wallet or Purse Is Stolen
- Identity Crisis...What to Do If Your Identity Is Stolen

Identity Thieves Can Ruin Your Good Name: Tips for Avoiding Identity Theft

FDIC Publications

- Pretext Calling and Identity Theft Your Wallet: A Loser's Manual

Barry Thompson is a Security Practitioner and Compliance Professional with over twenty years experience as a Bank Security Officer. He is Managing Partner of the Thompson Consulting Group, a training and consulting firm located in Oswego, New York. He can be reached at (315) 342-5931 or at www.Tgrouponline.com

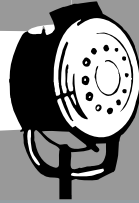
Answers to CRM questions on page 4

- 1.a.
- 2.c.
- 3.e.
- 4.c.
- 5.e.

TREASURER'S REPORT	
<i>Submitted by Edward L. Galvin, Treasurer July 1, 2004 - July 13, 2005</i>	
\$	Balance as of 7/1/2004 \$2,567.50
	INCOME:
	Meetings 35.00
	Membership 105.00
	Meeting Sponsors 300.00
	Donations/Gifts 710.00
	Escrow 105.00
	Total Income \$ 5,062.50
	EXPENSES:
	Meeting Expenses 1,487.83
	Newsletter 1,250.00
	Ballot 30.00
	Supplies 7.40
	Donations/Gifts 188.29
	Region Leadership Conference 0.00
	ARMA NE Region 58.00
	ARMA International Conference 600.00
	Summer Planning Meeting 150.00
	Total Expenses \$3,771.52
	Balance as of 7/13/2005 \$ 3,858.48

Board Spotlight

Guy Smith



Guy E. Smith has been a CNY-ARMA Board Member since May 2004. He is employed by Cornell University as Records Management Assistant at Mann Library, one of the largest agricultural libraries in the country. He also performs archival duties in the Division of Rare and Manuscript Collections, which include the University Archives. He primarily works with collections generated by the multitudinous and diverse units of the College of Agriculture and Life Sciences. "ARMA has been a source of professional pride and personal satisfaction. Serving on the Board gets me involved, draws my nose out of the dusty tomes that often find their way

to my desk. I admire the chapter officers and veteran board members for their efforts to provide a buffet of timely and sometimes controversial topics for discussion and enlightenment. Thanks to them, the bar has been set high for success. My hobbies include 'armchair' gardening and home improvement (watching HGTV and the Food Network), cooking, reading, listening to classical music, and staying in touch with my three grandsons, all of whom should have tropical storms named after them. When inspired or reflective, I write haiku poetry".

Exhibition at Cornell University From Dublin to Ithaca: Cornell's James Joyce Collection



View the online version of the exhibition at: <http://rmc.library.cornell.edu/joyce/introduction/>

Mark your calendars for these important dates!

October 5	FACTA and Identity Theft	Barbagallo's, East Syracuse
December 6	RIM Standards & Best Practices	TBA Binghamton
March 8, 2006	Document Imaging	TBA Cortland
May 23, 2006	Records Management for NYS Wineries	Road Trip Destination: TBA

Disclaimer Notice

ARMAil is published at least five times during the fiscal year. Readership includes members of the Central New York Chapter of ARMA International, as well as interested records and information management professionals in the central New York area. The information contained in this newsletter does not necessarily reflect the views of the membership or the editor, nor is there any endorsement of advertisements or published seminar information. This newsletter is offered only as a source of information.

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By sponsoring one of our five meetings this year, your company will also receive advertising space in ARMAil and on the CNYARMA website. You will reach practicing Records and Information Managers who are interested in your products and services. In addition, at the meeting you will be given five minutes to speak about your company. The following are the advertising rates for the 2005-2006 fiscal year:

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- 1/4 page ad \$100/issue | \$450 for 5 issues
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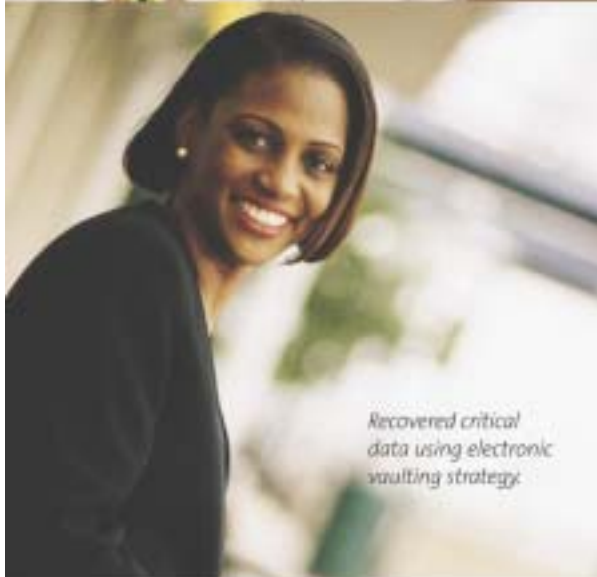
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