



GENERAL BULLETIN

CONNECTICUT
BANKERS
ASSOCIATION
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SENT TO:

2009 - 168

August 27, 2009

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

CEO, CEO+, COO, CRO,
Associate Members, Audit,
Compliance, Operations,
Security & Training Specialists

RE: **2009 Bank Security Seminar**

The Connecticut Bankers Association will present its **2009 Bank Security Seminar** on **Tuesday, October 6, 2009** at the Crowne Plaza Hotel, Cromwell. The program runs from 9:00 a.m. to 3:45 p.m.

SEMINAR OVERVIEW

This is a one-day continuing education seminar devoted to security topics identified by your security personnel as major areas where training is needed. Profit Protection, LLC and the National Association for Bank Security asked financial institution personnel what security topics most concern them. This seminar examines four of the top-rated subjects:

- Bank Security Risk Management Briefing: Financial Crimes of the Times
- Analyzing Bank Robbery Trends – Past, Present and Future: Can We Do Better?
- Security Liability Issues
- Identity Fraud – Evolving Threats and Recent Cases
- Security Briefing: Emerging Issues in E-banking and Cyber Crimes
- Check and Card Fraud; Traditional and Modified Scams

CERTIFICATE OF BANK SECRECY ACT TRAINING

Each registrant will receive a Certificate of Security Management Training. In addition, each attendee will receive a comprehensive seminar workbook and other related materials.

SPEAKER

The CBA is delighted to welcome back Maureen J. Holteen, CFSSP, who will be the instructor for the CBA's **2009 Bank Security Seminar**. In past years, she has consistently received outstanding participant evaluations. Maureen regularly conducts Bank Security Management and financial crime training throughout the U.S. She is a former vice president of KeyBank's Corporate Fraud Investigations group and now is an independent bank fraud consultant with 21 years experience in the financial industry. An informative and engaging speaker, Maureen has delivered presentations throughout the United States at national vendor conventions, banking and law enforcement educational seminars.

WHO SHOULD ATTEND

This program is for all bank security officers, security analysts, fraud investigators, risk managers, auditors, compliance officers and managers of the operations and training departments. In addition, branch administrative personnel and branch managers will also greatly benefit from attending this program.

INCLEMENT WEATHER POLICY

While we do not know if weather will impact this program, you may check on the status of this program by simply visiting the CBA website www.ctbank.com. When at the site, click the seminar status button located at the bottom of the page.

REGISTRATION DETAILS

To attend the **2009 Bank Security Seminar**, please complete the attached registration form and return it to the Association office no later than **Thursday, October 1, 2009**. The registration desk opens at 8:30 a.m. The seminar will commence at 9:00 a.m. with adjournment anticipated by 3:45 p.m. You may FAX your registration prior to the deadline (860.677.5066). All FAX registrants will be billed regardless of their attendance.

Seminar fees are outlined on the registration form and include a comprehensive program workbook, State sales tax, lunch and morning/afternoon refreshments. If you have any questions regarding program content or registration procedures, please do not hesitate to call the Association office.

Very truly yours,

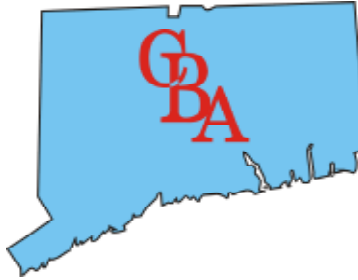
LINDSEY R. PINKHAM
Senior Vice President & Secretary

attachment

Bank Security Seminar:

“Crime Trends Across the Board”

Protecting Customers and Protecting Profits by Avoiding Loss



Presented by

and



in cooperation with
Profit Protection, LLC

October 6, 2009

Crowne Plaza Hotel

100 Berlin Road • Cromwell, CT 06416 • 1-860-635-2000

Registration 8:30 am • Seminar 9:00 am • Adjournment 3:45 pm

With today's difficult economic environment, we see increasing financial crimes against banks and bank customers. Every day carries more reports of bank fraud, victims of identity theft, check and credit/debit card fraud, and countless other financial crimes. Bank robbery, armed invasion, and other crimes of physical violence are up. The movie "Public Enemies" seems to recount similar challenges from seven decades ago. All this means that banks and bankers must be even more vigilant for red flags and telltale signs of problems. More than ever, it is imperative that more attention be paid to the principles of prevention, deterrence, detection, due diligence, safety, profit protection and avoidance of loss.

The Bank Protection Act has traditionally required training for bank security personnel, while new rules and regulatory enforcement impose additional expectations for specialized areas, such as identity theft, privacy, and financial crime. Consequences from lapses in security against check fraud and other financial crime can result in harm to customers and to the bank's bottom line. This program will present many of the challenges facing banks in these uncertain times. From check and debit/credit card fraud to emerging areas of electronic fraud, today's bank security, operations, and risk management professionals must stay current on the latest schemes, scams and solutions.

Who Should Attend? Security officers, analysts, fraud investigators, risk managers, operations, branch management/administration, compliance, and audit professionals.

Seminar Objectives

At the conclusion of this seminar, participants should be able to:

- Understand and identify various "financial crimes of the times"
- Consider the impact – to customer confidence, protection and the bank's bottom line
- Assess and determine the risks associated with the adequacy of the bank's program
- Put into action the means to prevent such crimes, avoid unnecessary loss, and effectively investigate
- Identify check fraud, identity theft, and other schemes involving financial crime

**Training
Certificate**

**Door
Prizes**

**Each registrant will receive a
Certificate of Security Management
Training and a
Comprehensive Workbook
and a chance for a FREE gift.**

SEMINAR TOPICS

Bank Security Risk Management Briefing: Financial Crimes of the Times

Countless challenges face today's financial security professionals. As a reflection of the economic hard times, there has been a surge in "economic hard crimes". With unemployment, disgruntled workers, and frustrated customers, we have seen increased bank robbery, burglary, mortgage fraud, bad checks, and crimes of opportunity, along with incidents of workplace violence. This will consider recent Nigerian fraud and advanced fee schemes, affinity fraud, Ponzi/pyramid schemes, pigeon drops, and employee theft, among the many challenges and rising expectations that can only be dealt with by security through education.

Analyzing Bank Robbery Trends— Past, Present, and Future: Can We Do Better?

When the going gets tough, "tough times" seem to result in frequent and more brazen bank robberies. Whether attributable to economic hard times, desperation and frustration, or criminal disposition, there has been an uptick in violent incidents. This will review recent bank robbery trends, statistics, & challenges, along with recent developments in bank robbery suppression and prevention strategies. Among issues discussed are the assessment of a robbery risk-deterrence policy, recent trends in floor plans, equipment, technology, and physical security elements, along with effective communications, including tips in training methods and content.

Security Liability Issues

What is the bank's liability relating to providing a safe and secure environment? The challenges of liability never been greater with respect to an institution's security program. An improper, invalid, or ineffective security system can cost the institution embarrassment, reputation, and money. This session will consider such relevant factors as premises liability, criminal incident liability, and how to minimize the risks. Case examples will help illustrate how to develop and implement effective measures.

Identity Fraud — Evolving Threats and Recent Cases

One of the most compelling reasons for knowing the customer is to position the financial institution properly against being "victimized" by such crimes such as check fraud, forgery, kiting, and mortgage fraud. This session will explore the nuances of identity fraud – what it is, how it has grown in size and severity, and recent trends and developments including new FAQs. It will look at emerging exposure to ATM skimming and various card frauds. The discussion will extend to popular methods used to steal information, how to protect the Client, Customer, and Institution, and the impact of the ID Theft Red Flag Guidelines and Protection Programs.

Security Briefing: Emerging Risk Issues In E-banking and Cyber Crime

Some of the most insidious forms of bank fraud are evidenced by identity and account take-over. Using on-line electronic delivery channels, criminals have enhanced traditional schemes such as lottery fraud and elder or immigrant abuses, and have discovered new ones using the Internet. This session will explore the nuances of cyber crime, with examples of phishing, vishing, and spoofing attacks, along with other practices involving "social engineering". Evaluating your institution's vulnerabilities, detection and prevention tips, and responding to attacks are critical risk management elements.

Check and Card Fraud: Traditional and Modified Scams

Check and card fraud has never been more in evidence. From traditional alterations, forgeries and forged endorsements to innovative methods using counterfeit checks and cashier's checks, today's criminals have found new and creative ways to defraud banks and bank customers. Phony documents, skimming, account take-over, cloned/stolen cards, telemarketing schemes, prepaid/stored value gift cards, diverting corporate funds, and the use of check cashers, money transmitters, and other third parties are among the topics covered. This session will discuss traditional and modified schemes, including how technology is used to further criminal activity.

An Outstanding Faculty

(One of the following speakers will be at each location)

Maureen J. Holteen, CFSSP, is associated with NABS/Profit Protection LLC and regularly conducts Bank Security Management and financial crime training throughout the U. S. She is former vice president of Key-Bank's Corporate Fraud Investigations group, former director of security and risk management, and is now an independent bank fraud consultant with 21 years experience in the financial services industry. She has delivered presentations throughout the United States at national vendor conventions and banking and law enforcement educational seminars. Her areas of expertise include fraud awareness, detection and prevention, critical incident response and preparedness, and ID theft investigations.

Bill Thompson, CPP, is a financial crimes consultant associated with Profit Protection and bank security consultant out of Dayton, Ohio. He is the former Vice President of Security for Fifth Third Bank in Cincinnati. Thompson was in bank security for 20 years and served on the Bank Administration Institute Security Commission. Prior to banking, he was a police officer for 12 years, six of which were as a detective in charge of fraud, forgery and credit card investigations.

Susan Wind is a financial crime consultant associated with Profit Protection. She teaches graduate and undergraduate courses in the field of cyber crime and economic and financial crime, where she is an adjunct professor with on-line universities. She presents live seminars, conferences and training for bankers and law enforcement across the U.S. Susan previously worked in law enforcement, during which time her primary responsibilities included investigating bank robberies, fraud and identity theft cases. Susan has published articles on ID theft and other subjects and has developed curricula in the cyber crime arena. Susan holds a M.A. Degree in Criminal Justice from Rutgers University, NJ and a B.S. Degree in Criminology and a minor in Psychology from the University of Tampa.

REGISTRATION FORM

Bank Security Seminar

October 6, 2009

CROWNE PLAZA HOTEL • CROMWELL, CONNECTICUT

Registration fee includes: Seminar Workbook and a Personalized Certificate of Bank Security Management Training, Refreshments and Lunch, and all applicable State sales tax.

REGISTRATION INFORMATION: (Please type or print)

NAME	BADGE NAME	E-MAIL
_____	_____	_____
_____	_____	_____
_____	_____	_____

CBA DISCOUNT MEMBER BANK OR ASSOCIATE MEMBER FEE:

\$245 Per Registrant X _____ = \$ _____

NAME	BADGE NAME	E-MAIL
_____	_____	_____

NON-MEMBER FEE: **\$490 Per Registrant X** _____ = \$ _____

Bank/Firm _____ Address _____
 City/State/ZIP _____ Phone _____
 Form Completed By _____

**Please Return To: CONNECTICUT BANKERS ASSOCIATION • 10 WATERSIDE DRIVE, FARMINGTON, CT 06032
 FAX 860-677-5066**

CANCELLATION POLICY: To assist us in planning, applications should be received no later than October 1, 2009. Cancellation deadline is October 1, 2009. No refunds for cancellations after this date and there is a \$25.00 fee for any before that date. Substitutes are accepted at any time.