



# GENERAL BULLETIN

CONNECTICUT  
BANKERS  
ASSOCIATION  
10 Waterside Drive  
Farmington, CT 06032-3083  
(860) 677-5060  
FAX: (860) 677-5066

2009 – 187

October 1, 2009

**SENT TO:**

TO THE CHIEF EXECUTIVE OFFICER  
OR INDIVIDUAL ADDRESSED

CEO, CEO+, CIO, COO,  
CRO, Compliance &  
Information Security  
Specialists

**RE: CBA Web Seminar - Online Fraud & Identity Theft: Key Drivers for Enhanced Security, Authentication & Regulation -----Thursday, October 29, 2009 -- 2:30 p.m. - 4:30 p.m.**

Since the release and deadline of the Identity Theft Red Flags Rule, we have seen an increase in online fraud. This prompted the FDIC to issue a special alert on August 26, 2009, concerning fraudulent ACH Funds Transfers. The NCUA also issued an alert warning of a fake CD scam, where a letter and CD are being sent to credit union employees claiming the letter is from the NCUA and the CD contains important training information. The CD purportedly contained malicious code. These events are the most recent in an onslaught of attacks against financial institutions and consumers, which further emphasizes the need to have strong fraud and security programs in place like the Identity Theft Red Flag program, incident response plans, and information security programs.

This presentation explores recent frauds and provides guidance into what your institution should be doing to thwart them. We will also review the June 11, 2009, Red Flag FAQ issued by the agencies and other programs you have (or should have) that work in conjunction with the Red Flags Program. The FAQ was issued to help financial institutions and others comply with the federal regulation on identity theft and discrepancies in changes of address. The rules require financial institutions and creditors to develop and implement written Identity Theft Prevention Programs and require issuers of credit and debit cards to assess the validity of notifications of changes of address. It is important to be aware of new threats and risks and adjust your red flags to ensure adequate controls including prevention, detection, monitoring, and training.

**SEMINAR HIGHLIGHTS**

- Review recent EFT and online fraud
- Review the elements of the ID Theft Prevention Program
- Discover what you might already have in place and how to tie it all together, like your information security and incident response program
- Discover the tie to IT
- Discover what the examiners expect for your program

This program replaces our July 2 broadcast on the New Red Flags FAQs that was postponed to October 29. It has been expanded to incorporate the recent FDIC alert regarding EFT fraud and ID theft.

**AUDIENCE**

Management, risk managers, compliance, IT and operations, and anyone responsible for implementing the program. **CE Applied:** 2.5 hours towards the CRCM/CFSSP designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

### SPEAKER

Susan Orr, CISA, CISM, CRP, is an industry expert with vast regulatory, risk management, and security knowledge. During her 14-years as bank examiner, Susan held numerous lead positions including Regional IT Examination Specialist, Special Assistant to the Regional Director, and Special Assistant to the Vice Chairman of the FDIC. Susan was lead instructor for the FDIC's technology school. She currently consults for security providers and performs IT security/regulatory reviews for financial institutions.

### WHAT IS A WEB SEMINAR?

A web seminar is an enhanced telephone seminar. The audio portion is delivered by speaker phone. However, you may now view a corresponding PowerPoint presentation using a PC or PC connected to an A/V projector. No special hardware is needed. You may still participate by phone only. The program consists of 90 minutes of instruction and 30 minutes live Q&A. Each registration provides one connection to the web seminar, materials and 30 days access to the online seminar. You may have unlimited listeners on your connection by speaker phone and PC. You will receive a confirmation with your PIN, materials and instructions. If you do not receive a confirmation within two days of the event call 888-262-7701. You may also purchase the CD and materials.

Free 30-Day Replay - Within five working days after the broadcast, you will receive a URL providing unlimited access to a recorded copy of the presentation for 30 days. This enables you to participate in the live web seminar, train additional staff and review the material as needed.

Transmission, retransmission or republishing of the audio portion of the web seminar is prohibited. Your registration entitles you to one connection at one location with permission to make copies of materials for participants. Please complete one registration per location.

The **On-Demand Web Seminar** is a live web seminar that has been recorded and then streamed to your computer to watch at your convenience. The program can be viewed anytime 24/7. You can watch a portion, come back and pick up where you left off! Anyone at your branch may access the program from a computer using the login and password. When purchasing an On-Demand Web Seminar, you have unlimited access to the program for 6 months from the date of purchase.

### REGISTRATION INFORMATION

Registrations are requested to be submitted three days prior to the date of the web seminar. On-line registrations can be made at <http://www.bankersed.com/CTBANKERS/>. For all other registrations, please complete the attached registration form and send directly to Bankers Ed in advance of the program. Fee information for this program is listed on the registration form. **Payment is expected at the time of registration unless other arrangements are made prior to the event with the CBA.**

**Late Registration:** Registrations are accepted until the program starts. To ensure timely delivery of materials, etc., please register online when registering **two working days prior** to the broadcast (credit cards, e-checks and invoices accepted). If you would like assistance with online registration, contact 888-262-7701.

Please do not hesitate to contact either Kathy Parks or me if you have any questions about this web seminar.

Very truly yours,

LINDSEY R. PINKHAM  
Senior Vice President & Secretary

attachment

**CBA WEB SEMINAR**

**ONLINE FRAUD & IDENTITY THEFT: KEY DRIVERS FOR ENHANCED SECURITY, AUTHENTICATION & REGULATION**

**Thursday, October 29, 2009**

**2:30 p.m. - 4:30 p.m. (EST)**

**REGISTER** (Each registration entitles you to one connection at one location where an unlimited number of listeners may participate):

Name \_\_\_\_\_ Title \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_ E-mail \_\_\_\_\_

**FOUR WAYS TO REGISTER FOR CBA WEB SEMINARS:**

**Prior to October 22<sup>nd</sup>**

Mail: Complete this form, include payment and mail it to: Bankers Ed: 5700 S. Mopac, #C310, Austin, TX 78749

**Anytime Prior to the Program**

On-line: Register on-line at <http://www.bankersed.com/CTBANKERS/>

Fax: Complete the registration and credit card information below and fax to: 512-381-1571

Phone: Call 888-262-7701 with credit card information

**CBA WEB SEMINAR -- ONLINE FRAUD & ID THEFT: KEY DRIVERS FOR ENHANCED SECURITY, AUTHENTICATION & REGULATION - Thursday, October 29, 2009 - (Seminar code: SW2-1236)**

Web Seminar/Materials (live hookup)  \$255 member  \$510 non-member

On-Demand Web Seminar/Materials  \$275 member  \$550 non-member

**METHOD OF PAYMENT** (check one):

**Check made payable to: Bankers Ed**

Discover Card  MasterCard  Visa  AMEX

Card Number \_\_\_\_\_ Exp. Date \_\_\_\_\_

Security Code (3 or 4 digits on back of card) \_\_\_\_\_

Signature \_\_\_\_\_ Amount \$ \_\_\_\_\_

For registration questions, please contact Bankers Ed customer support at 877-880-1335 or Kathy Parks at the Connecticut Bankers Association parks@ctbank.com or 860-677-5060.

**\*\*\*Registrations must be sent to Bankers Ed\*\*\***

(Seminar code: SW2-1236)