

MEMORANDUM TO: The Board of Directors

FROM: Sandra L. Thompson
Director
Division of Supervision and
Consumer Protection

Sara A. Kehey
General Counsel

SUBJECT: Interagency Final Rule Regarding Identity Theft Red Flags and Address
Discrepancies under Sections 114 and 315 of the Fair and Accurate Credit
Transactions Act of 2003

RECOMMENDATION:

We recommend that the Board of Directors (Board) of the Federal Deposit Insurance Corporation (FDIC or Corporation) authorize the Executive Secretary to publish in the *Federal Register* a final rule jointly with the Board of Governors of the Federal Reserve System, the Office of the Comptroller of the Currency, the Office of Thrift Supervision, the National Credit Union Administration, and the Federal Trade Commission (collectively, the Agencies) to implement Sections 114 and 315 of the Fair and Accurate Credit Transactions Act of 2003 (FACT Act).

The rule would establish: (1) interagency regulations requiring financial institutions and creditors to develop and implement a written identity theft prevention program; (2) interagency guidelines describing factors that financial institutions and creditors should address in their programs' policies and procedures; (3) interagency regulations requiring credit and debit card issuers to assess the validity of a request for a change of address under certain circumstances; and (4) interagency regulations addressing reasonable policies and procedures that a user of consumer reports should employ upon receiving a notice of address discrepancy from a consumer reporting agency.

We also recommend that the Board authorize the Executive Secretary and the General Counsel to make technical, nonsubstantive, or conforming changes to the text of the rule where necessary to ensure that the Agencies can jointly publish the rule, and to take such other actions and issue such other documents as they deem necessary or appropriate to fulfill the Board's objectives.

DISCUSSION:

1. Background. The guidelines and regulations are required by sections 114 and 315 of the FACT Act, which amend the Fair Credit Reporting Act (FCRA). Section 114 of the FACT Act requires the Agencies to jointly issue guidelines for use by financial institutions and creditors regarding identity theft. In developing the guidelines, the Agencies must identify patterns, practices, and specific forms of activity that indicate the possible existence of identity theft, and they must consider requiring financial institutions and creditors to follow reasonable policies and procedures that provide for notice to a consumer when a transaction occurs with an inactive account. In addition to the guidelines themselves, the Agencies must issue regulations requiring financial institutions and creditors to establish reasonable policies and procedures for implementing the guidelines. The Agencies also must issue regulations requiring credit and debit card issuers to assess the validity of change of address requests.

Memo To Board Of Directors Sample

Matt Blumberg



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Plan to Turn Your Company Around in 90 Days Jonathan H. Lack, 2013-07-15 More than half of all businesses in the U S don't make it to their fifth birthday and nearly 70 percent are gone by year ten How do businesses get into trouble A hundred different ways Poor cash flow undercapitalization lax financial controls poor worker productivity boneheaded mistakes inefficient processes failure to adapt loss of enthusiasm the list goes on and on The fact is many businesses that face life threatening challenges or are just stuck in the doldrums can turn their fortunes around And Jonathan Lack is the expert who can show you how Lack is a turnaround specialist the guy called in to reinvigorate a stalled company or revamp the poor practices that reduce sales and decimate profits Once he's done the company is again on the road to growth and profitability Plan to Turn Your Company Around in 90 Days is a pragmatic step by step guide to helping your company not only survive but begin to grow again Among other things this book will teach you how to improve your company's cash flow how to better manage your payroll and employee productivity and how to get better results from your marketing and sales efforts Turn Your Company Around in 90 Days will help you develop a framework to create a strategic plan that will move your company in the right direction and breathe new life into tired or worn out operations and products Plan to Turn Your Company Around in 90 Days will immediately help your firm in the following areas How to get to cash flow positive and then grow How to manage technology better How to manage your payroll and employee productivity How to improve marketing and increase sales How to restore profitability How to manage your board of directors and investors If you're at all fearful that your company may not last the next couple of years this book is for you What you'll learn How to manage and preserve cash How to reduce your expenses How to increase your margins How to increase employee productivity and improve operations How to assess the strength of your products and services How to increase sales and marketing efficiency How to create a strategic plan to turn your company around How to restore enthusiasm and become a desirable employer again Who this book is for This book is written for CEOs CFOs COOs and CMOs of large companies midcaps and small businesses It's also for angel investors board directors private equity firms and venture capitalists It is intended to give readers the confidence that by developing a basic plan they can turn their company around and give it new life Table of Contents How to Manage Cash Flow Better How to Manage Accounts Payable Better How to Manage Accounts Receivable Better How to Manage Employee Productivity Better How to Manage Technology Facilities and Manufacturing Better How to Manage Process Flows Better How to Better Understand Your Customers Competitors and Key Trends How to Develop a More Effective Marketing Strategy How to Develop a More Effective Sales Strategy How to Manage Investors and the Board of Directors Better How to Hire and Manage Your Turnaround Consultant How to Manage Yourself and Your Staff Better Sample Consulting Proposal

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Managing Executive Transitions Tim Wolfred, 2009-06-09 The Essential Guide for Managing Leadership Turnovers A leadership transition can be a time of high vulnerability for a nonprofit organization On the other hand an executive turnover offers unique opportunities for renewal and fresh thinking *Managing Executive Transitions* shows how this state of transition can give board and staff members a chance to put things back together in new and creative ways to discard some old pieces and to bring in fresh elements Nonprofit boards and executive directors will find practical advice on how to manage leadership turnovers in ways that can heighten mission impact while avoiding potential downsides Author Tim Wolfred recommends a transformational process of three phases Prepare Pivot and Thrive In the Prepare phase board members staff volunteers and funders engage in an efficient process for updating the agency's strategic directions and crafting a profile of the skills needed in the next executive In the Pivot phase a search ensues conducted by a board reinvigorated and excited about the agency's future impact In the Thrive phase the board engages the newly hired executive as a leadership partner and gives him or her clear performance priorities derived from the strategic directions Engaging case studies and hands on tools such as planning agendas timelines sample letters and communication tips will smooth the transition to new executive leadership

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Powell, Nicholas Bowley, Gail Schoppert, 2001 This book of case studies is designed to assist school boards and administrators in international schools to further develop their governance skills The premise that underlies it is that they will be more efficient and effective if they take time out of their busy schedules to reflect upon the nature of school governance **The Rogovin Report on Allegations of Equal Employment Opportunity Violations and Related Merit Abuses at the Civil Service Commission** Rogovin, Stern & Huge, 1978 **NLADA Washington Memo**, 1972 **Synthesis** Margaret Elizabeth McCallum, Christina L. Kunz, Deborah A. Schmedemann, 2003 **Great Companies Deserve Great Boards** Beverly Behan, 2011-05-15 Despite the many changes in governance regulation over the past decade few boards function as a true corporate asset to the companies they oversee In this book Behan offers practical advice that a CEO Chairman or board member can introduce at the very next meeting Boardrooms are filled with intelligent accomplished people yet seldom achieve their full potential and add the kind of value for the CEO executive team and company shareholders that many boards are actually capable of Beverly Behan draws on her experience working with more than 100 boards over the past 14 years from major Fortune 500s to recent IPOs offering no nonsense insights that can take any board from mediocrity to the top of its game including establishing a constructive working relationship with your board addressing some of the dysfunction that may lie within the board you've inherited and making your board a significant asset to you your company and your executive team Working with the Board of Directors is one of the most important components of any CEO's job and most will admit it is something they wish they knew more about Nearly all CEOs want to change at least something about their board yet many are unsure how to go about this in the right way This book not only alerts the reader to common pitfalls that CEOs can make with their boards it provides workable approaches to tackle a variety of boardroom issues from getting new talent into the boardroom to engaging effectively with the board on strategy and succession planning *Family Values* Isabel Heinemann, 2023-10-04 Clashes over the American family and its values have always implicitly or explicitly addressed issues of gender and highlighted the significance of present and future families to American society This is the insight underpinning Isabel Heinemann's groundbreaking study which traces over the course of the twentieth century debates on the family and its role the relationship between the individual and society and individual decision making rights as well as their denial or curtailment Unpacking these issues in a vivid and innovative analysis the book recounts the prehistory of current conflicts over the family and gender while illuminating the relationship between social change normative shifts and the counter movements spawned in response to them *Hearings, Reports and Prints of the House Committee on Education and Labor* United States. Congress. House. Committee on Education and Labor, **Report of the Executive Council of Iowa of Expenses and Disposition of Fees and Moneys Collected by State Officers and Institutions ...** Iowa. Executive Council, 1908 *History of Cooperative Soybean Processing in the United States (2013-2021)* William Shurtleff; Akiko Aoyagi, 2021-11-26 The world's most comprehensive well documented and well

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