

MEMORANDUM

To: Subscribers of *Bank Security Desk Reference*

From: A.S. Pratt & Sons

Subject: Highlights

Enclosed is the latest update to your *Bank Security Desk Reference*. This update includes discussions on the following topics.

- **FBI statistics.** Bank robbery investigations for the calendar year 2006 show that 4.5 percent of all robberies, burglaries, and larcenies involved acts of violence: 91 involved discharge of a gun, 197 involved other forms of violence, such as assaults, and 40 instances of hostage situations. See Chapter 2 for more statistics regarding crimes against banks.
- **Preventing child pornography.** The FDIC has distributed best practice guidance for financial institutions to prevent and detect child pornography, entitled *Internet Merchant Acquisition and Monitoring Best Practices for the Prevention and Detection of Commercial Pornography*. This document was prepared by the Financial Coalition Against Child Pornography. Key points of the document are discussed in Chapter 2.
- **DHS Organization.** Chapter 6 has been updated with the latest Department of Homeland Security Organization Chart. See Exhibit 6.10.
- **Substance abuse survey.** Chapter 7 has been updated with a survey done by the Substance Abuse and Mental Health Services Administration (SAMHSA).
- **Red flag guidelines.** The FDIC, along with the other federal financial institution regulatory agencies and the Federal Trade Commission, has issued the final rule and guidelines on identity theft “red flags.” It requires that financial institutions and creditors implement a written identity theft prevention program, card issuers assess the validity of change of address requests, and users of consumer reports reasonably verify the identity of the subject of a consumer report in the event of a notice of address discrepancy. See Chapter 8.
- **Detecting counterfeit currency.** Starting in early 2008, a new \$5 note will be placed in circulation (see Exhibit 9.6). The new bill will contain the security features first introduced in 2004 and design features that will make it more difficult to counterfeit. The enhanced security features are discussed in Chapter 9.