

MEMORANDUM

To: Subscribers to *Privacy and Security Forms & Checklists*

From: Sheshunoff Information Services

Subject: Highlights

Enclosed is the latest update to *Privacy and Security Forms & Checklists*. Your manual has been updated to include additional forms and resources to help you address some of the most dynamic topics currently facing your financial institution.

With continual focus on identity theft and concerns about information security, greater emphasis has been placed on ways to assess how a financial institution can both minimize such attacks, or if an attack/fraud occurs, quickly identify such activities. Separately, the Identity Theft Program and Red Flags monitoring requirements must be in place by November 1, 2008. To specifically address this requirement, this manual now includes a full Identity Theft Red Flag Requirement. This resource brings additional forms, worksheets and a full step-by-step guidance to help your institution develop an identity theft prevention program.

In addition, edits and enhancements have been provided for resources addressing the following topics:

- Consumer Data Protection
- Voluntary Information Sharing

Your comments are welcome, and we encourage your response to *Privacy and Security Forms & Checklists* — how it has helped you, how it can be improved, and additional topics to include. To submit such comments, to ask questions, or for information about additional Sheshunoff products, visit our Web site at www.sheshunoff.com or call us at 1-800-456-2340. Our customer service representatives are happy to help you.

Please file your update according to the following instructions.