

MEMORANDUM

To: Subscribers to *Branch Security Reference and Training Manual*

From: Sheshunoff Information Services

Subject: Highlights

Enclosed is the most recent update to your *Branch Security Reference and Training Manual*. This update includes discussion on the following topics:

- **Identity theft red flags.** With the mandatory compliance date for the Red Flag Rules approaching, Chapter 5 has been updated with information regarding the regulatory agencies' final rule. New Appendix 5.1 contains the text from Supplement A to Appendix J — *Interagency Guidelines on Identity Theft Detection, Prevention, and Mitigation*.
- **ATM distress alarms.** An updated section of Chapter 2 discusses a new system for alerting law enforcement and the financial institution that an ATM customer is in distress.
- **Camera surveillance equipment.** An updated section in Chapter 2 discusses the advantages of digital video management systems.
- **Biometric identification systems.** The discussion regarding biometrics has been expanded. It describes five types of biometrics. See Chapter 2.
- **Mortgage fraud.** Chapter 5 has been updated with the FBI's findings in their *2007 Mortgage Fraud Report*.
- **Independent audit testing.** Chapter 8 has been updated with a discussion regarding the FFIEC's *Bank Secrecy Act/Anti-Money Laundering Examination Manual*.