

GENESEE COUNTY CLERK'S/TREASURER'S ASSOCIATION MEETING
WEEKDAY'S RESTAURANT

ATTENDANCE: 34

Mr. Becker called the meeting to order at 12:45 P.M.

ANNOUNCEMENTS:

Mr. Becker said the Legislative Breakfast will be held at IMA Brookwood, on May 6th at 8:00 a.m.

Mr. Becker said that he is planning to retire from the Treasurer's position in November of this year and that Bob Myers, Genesee Township Clerk, is running for a County Commissioner's seat in the upcoming election.

There will be no meeting in July and August. The September meeting will be held on the Genesee Belle and the October meeting will be at the County Jail, with a tour and lunch.

Discussion was held concerning HB 5641, regarding the Mortgagee provides to the mortgager a copy of the tax bill. Also discussed was HB 7375, which deals with the conduct of school elections.

Jeff Cyphert, Treasurer, Grand Blanc Township, said HB 5187-88 was passed on 3-28-96 and deals with filing financial report with the State Treasurer and if no report is filed, a fine will be imposed.

COMMITTEE REPORTS:

Mr. Becker said the meeting scheduled for May 7th, has been cancelled and will be rescheduled for a later date. It is hopeful that all Treasurer's will attend the meeting, and a fax will be sent to everyone with the date and time.

GUEST SPEAKER: Dave Prutcheck, Risk Manager Credit Cards, NBD

Mr. Prutcheck said NBD recently merged with First of Chicago. He will now be in charge of Debit Cards, which is like a plastic check. Mr. Prutcheck discussed the many types of fraud and explained that anyone who uses a credit card, can be

a potential victim of fraud. One type of fraud is stolen fraud, where crooks obtain an application and fill in another persons information. Another type is merchant fraud, where there are multiples of the imprint on your card and taken by the merchants. Mail Order and telephone fraud are both big business. Many Senior Citizens are taken in by this type of fraud. Counterfeit fraud has recently gone down. It occurs when someone gets hold of an account number and has an embossing machine and embosses the account and runs it. The banks now use a special code from the magnetic strip on the back of the card. It's very important that your credit cards are signed on the back.

One area in which crooks get your security numbers is by shouldering surfing, that is, watch you punch in your pin number with video camera. Another area of is by people leaving their receipts at the ATM machines. When going shopping, control what you take with you so you don't have a lot of credit cards. Pre-approved credit cards or applications for such, should not be thrown away without cutting up the information or card. There is such a thing called Non-receipt Intercept, meaning the recipient of a credit card never receives it because someone has intercepted the card, such as a postal worker. There are postal rings being busted all over the country.

CLERK'S/TREASURER'S MEETING
MAY 1, 1996/12:00 P.M.
PAGE -2-

One important piece of information to remember is that the amount of available credit you have is a detriment to your credit, and can affect your credit history. It's important that you get a copy of your credit report every year. Be sure you shop around for credit card rates and watch the amount of the annual fees.

Mr. Becker adjourned the meeting at 1:35 P.M.

Cheryl M. Ladd, CMC/AAE
Secretary

