

## ID Reclaim<sup>®</sup>

## A new BancSource-endorsed solution provides identity theft recovery for your customers – and opportunity for your bank

One of the roles banks play in their relationships with customers is that of trusted adviser. And bank's customers look to their bank to provide the solutions and services that are meaningful and useful to them.

According to the Federal Trade Commission, identity theft was the number one reported complaint in 2008.<sup>1</sup> And, it continues to grow at an alarming rate. The number of identity fraud victims increased by 22 percent to 9.9 million in 2008 alone.<sup>2</sup>

Consumers face numerous types of fraud that compromise their identity. What may be surprising is that financially related theft accounts for only 35 percent of identity theft that victims experience.<sup>1</sup> Their medical, employment, utility and government documents are also vulnerable. And lost or stolen wallets and laptops can lead to lost and stolen identities.

### ID Reclaim to the Rescue

ID Reclaim is an identity theft recovery solution that is newly endorsed by the Oregon Bankers Association through BancSource. The service can take the worry out of identity theft — and helps banks extend the trusted relationships they have with their customers.

Unlike other services that offer limited or partially assisted identity theft recovery, ID Reclaim provides a fully managed solution. When a customer experiences a real or suspected identity theft, a personal recovery advocate is assigned. Working through a limited power of attorney authorization,\* the recovery advocate can do all the legwork on behalf of the consumer and help provide peace of mind.

### Benefits

ID Reclaim also provides benefits — and opportunities — to participating banks.

By offering ID Reclaim to its customers, a bank can:

- Create an innovative source of fee income
- Deepen customer relationships
- Enhance acquisition and retention efforts
- Receive resource materials and full program support — from launch through employee training
- Support FACTA needs for risk mitigation

The program is cost-effective, and it is easy to set up and maintain.

To learn more about ID Reclaim, contact Laurel Olson, senior account executive with Harland Clarke at (503) 675-0585 or [laurel.olson@harlandclarke.com](mailto:laurel.olson@harlandclarke.com) or visit [www.harlandclarke.com/idreclaim](http://www.harlandclarke.com/idreclaim) today.

<sup>1</sup>Federal Trade Commission Consumer Fraud and Identity Theft Data, January-December 2008

<sup>2</sup>Javelin Identity Fraud Survey Report, February 2009

\*Not required to receive ID Reclaim recovery assistance

Special Pricing for Association Members!

## ID Reclaim<sup>®</sup>

Identity theft recovery for your customers.  
Opportunity for your bank.

Your customers look to you as a trusted adviser — and they need help with the fast-growing concern of identity theft. The number of identity fraud victims increased by 22% to 9.9 million in 2008 alone.<sup>1</sup>

By offering ID Reclaim to your customers, your bank can:

- Create an innovative source of fee income
- Deepen customer relationships
- Enhance acquisition and retention efforts
- Receive resource materials and full program support — from launch through employee training
- Help meet your FACTA needs for risk mitigation

This cost-effective program is easy to set up and maintain.

To learn more about ID Reclaim, contact your Harland Clarke account executive or visit [harlandclarke.com/idreclaim](http://harlandclarke.com/idreclaim) today.

ID Reclaim is endorsed by your state banking association.

<sup>1</sup>Javelin Identity Fraud Survey Report, February 2009



# BancSource Appoints New Manager of Partner Programs

**B**ancSource, the wholly-owned, for-profit subsidiary of the Oregon Bankers Association, and provider of superior products and services to members of state banking associations through partnerships with the finest suppliers to the banking industry, is pleased to announce that **Mindy Bergquist** has officially been named manager, partner programs. Bergquist will lead BancSource in the administration, oversight and management of BancSource's new and existing partner program initiatives on an ongoing basis. She will report to BancSource President **Gene Meyer**.



the organization. Bergquist is a bona fide customer service and project expert, and I'm confident that BancSource customers and partners will immediately begin reaping the benefits of her talents."

Bergquist brings to BancSource a long and successful history of business and project management as well as sales leadership in the financial services industry. Prior to joining BancSource, and for over 20 years, Bergquist was a director, project manager and district manager with BancSource's national coalition partner, Harland Clarke.

Commenting about this announcement, Meyer said, "As BancSource continues to deliver quality programs, products and services to its coalition of state banking associations and their member bank customers, we needed a dynamic professional with the skills and knowledge that Bergquist possesses to enhance, expand and support

Bergquist is a native Oregonian and lives in the Wilsonville area just north of the Oregon Bankers Association and BancSource office in Salem. She has a Six Sigma Green Belt from the Institute of Industrial Engineers and attended Portland Community College.

Bergquist can be reached at mbergquist@banc-source.com or (503) 576-4116. ■

## COUNSEL'S CORNER ... CONTINUED FROM PAGE 8.

failed to comply with a Pennsylvania law requiring gift card issuers to disclose that the issuer may deduct dormancy and replacement fees from gift cards. In response, TD Bank filed a motion to dismiss the case based on the theory that the National Bank Act and the Comptroller's regulations preempted state law.

On November 17, 2009, the Mwantembe court denied the motion to dismiss the case, stating that the Pennsylvania law requiring disclosures from gift card issuers did not "prevent or significantly interfere" with the activities of the national bank or with the ability of federal regulators to exercise authority over national banks. Finding that the state law was not preempted, the court even mentioned the change in "perception of the preemptive effect of the NBA and the OCC regulations" as a result of the *Cuomo* decision.

On the other hand, in *Capital One Bank, N.A. v. McGraw*, a federal court in West Virginia denied a motion for relief from an

injunction that prohibited the Attorney General of West Virginia from issuing subpoenas to Capital One in connection with an investigation into credit card lending. Three days prior to the Cuomo decision being handed down, the court enjoined the West Virginia Attorney General from conducting the investigation, citing the *Watters* decision and the Comptroller's preemption regulations. The court determined that the state was attempting to exercise visitatorial power in violation of the National Bank Act. After the Cuomo decision was announced, the West Virginia Attorney General asked for relief from the injunction, but the court denied the motion on October 5, 2009. *Capital One Bank, N.A.* is one victory for national banks in the protracted preemption war.

As the federal preemption saga continues to play itself out in both the courts and in the Congress, the Oregon Bankers Association will continue to track developments as they occur. ■

## BUSINESS PARTNERS

### PROFIT SOLUTIONS

Cintas  
Harland Clarke  
Office Depot  
TIB Card Services

### INSURANCE & LENDING

BancInsure

### TECHNOLOGY

Harland Financial Solutions  
PSC Info Group

### FRAUD PREVENTION

ID Reclaim  
Internet Identity  
Fraud Fighter  
Fraud-Net  
Thumbprint Signature

### HUMAN RESOURCES

OBA Career Network

## COALITION HIGHLIGHTS

### TOTAL PARTICIPANTS:



ARIZONA	20	25
FLORIDA		6
IDAHO	7	16
INDIANA		18
IOWA	9	
KENTUCKY		52
MASSACHUSETTS	57	
MICHIGAN	32	2
MISSOURI		40
MONTANA		11
NEVADA	7	6
NORTH CAROLINA	7	
OREGON	33	42
TENNESSEE	20	112
UTAH	13	23
VIRGINIA	40	
WASHINGTON	56	21