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The Connection

Prepared Exclusively for FCN's Clientele
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YOU'VE GOT MAIL

Our newsletter is going electronic and this will be the last* hard copy you will be receiving!

In order to service more of our client base, we will be going electronic with an email newsletter beginning next quarter. We are excited to provide information to a much larger audience through this form of publication. Currently, we only provide one printed copy per client. We have discovered through visiting with our clients that many of their office staff don't get to see the valuable information provided. We will now be emailing the newsletter to all users of the web portal, other client contacts and any others that subscribe.

If you do not wish to receive the newsletter, there will be an unsubscribe option.

*If you do not have access to email and would like to continue to receive a hard copy, please contact Venita Jourdan at 800-540-9011 or vjour@fcnetwork.com and she will add you to our mailing list.

Be looking for this value-added service from FCN coming to an email inbox near you!

Hot Topic:

Use of Social Security Numbers

“We can’t provide you with our customer’s Social Security Numbers (SSNs) – it’s against the law.” “We are not allowed to ask for SSN’s any longer.” “We can’t have Social Security Numbers stored electronically.” These are some of the statements we often hear from our clients. Did you know that all of these statements are myths?

This confusion, often fueled by fear, stems from the increase in identity theft over the past two decades. Identity theft involves stealing a consumer’s personal and confidential information, such as name, address, and Social Security number. This information, in turn, may be used to commit identity fraud, which is the actual use of a consumer’s personal information to commit fraud. Currently, U.S. citizens need a Social Security number to do a variety of things, such as opening a bank account, paying taxes, or obtaining a driver’s license. Due to consumer reliance on Social Security numbers, they are highly sought by identity thieves seeking to either access a consumer’s bank accounts or credit cards, or fraudulently obtain credit or commit various acts of fraud.

Due to this threat, federal and state governments have created legislation to restrict the use and display of SSNs. The misinterpretation of these laws has fed the myths we’ve stated above.

Here is what the law says...

Civil Code Section 1798.85

California law governing use of the Social Security number (SSN) seeks to protect SSNs from being stolen and to prevent identity theft. These guidelines highlight requirements of current law.

Prohibitions: Under the law, the following actions are prohibited:

- Publicly post or publicly display in any manner an individual’s SSN.
- Print an individual’s SSN on any card required for the individual to access products or services provided by the person or entity.



- Require an individual to transmit his or her SSN over the Internet, unless the connection is secure or the SSN is encrypted.
- Require an individual to use his or her SSN to access an Internet Web site, unless a password or unique personal identification number or other authentication device is also required to access the Internet Web site.
- Print an individual’s SSN on any materials that are mailed to the individual, unless state or federal law requires the SSN to be on the

document to be mailed.

Notwithstanding this paragraph, SSNs may be included in applications and forms sent by mail, including documents sent as part of an application or enrollment process, or to establish, amend or terminate an account, contract or policy, or to confirm the accuracy of the SSN. An SSN that is permitted to be mailed under this section may not be printed, in whole or in part, on a postcard or other mailer not requiring an envelope, or visible on the envelope or without the envelope having been opened.

- Encode or embed the SSN in or on a card or document, including, but not limited to using a bar code, chip, magnetic strip, or other technology, in place of removing the SSN as an effort to comply with these new provisions.
- Note: A “grandfather” provision allowing continued use of individuals’ SSNs in specific circumstances was eliminated, effective July 1, 2005.

Allowable uses: As a Requirement of Law or for Administrative Purposes: Social Security numbers may be:

- collected, used, or released as required by state or federal law,
- or used for internal verification or administrative purposes.

Guidance about Truncating the SSN: The law does not prohibit printing a truncated SSN on a document to be mailed to the individual. If an SSN is truncated, however, only the last four digits should be displayed, e.g., XXX-XX-1234.

Still on the fence? Did you know that by providing FCN with a SSN (either full or truncated) for your consumer, you

Continued on Page 3

Use of SSNs Continued:

actually help PREVENT fraud and inaccurate credit reporting? A SSN is the single most important identifier available, because it is completely unique to an individual and it does not change over time like other identifiers such as name or address. Debt collectors typically use a consumer's Social Security number for identification purposes. When communicating with a consumer, the Social Security number operates as a verification device, enabling collectors to match the consumer's Social Security number to other personal and confidential information to ensure that the debt collector is communicating with the intended consumer or owner of the account. Section 805(b) of the FDCA prohibits the disclosure of a debt to anyone other than the consumer. It further requires the protection of a

consumer's personal and confidential information. Therefore, when attempting to collect a debt, debt collectors may not reveal nonpublic information, such as a consumer's Social Security number, to a third party.

The bottom line? By providing a SSN, either the full or truncated number, you help to ensure your collection agency pursues the correct person owing the unpaid charges.

If you still have questions, please contact FCN's Compliance Officer, Susan Morado, 800-540-9011 or (smorado@fcnetwork.com) to assist you with any further clarification.

-Resources: ACA International Fast Fax, July, 2009/August 2011

Client Kudos!



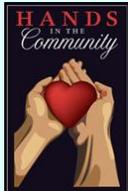
Visalia Community Bank is partnering with FCN in the California-based recycle shoe drive "Turn up the Sole" for Soles4Souls. During the month of July VCB will be collecting shoes at all 5 of their branches. This is a friendly competition between branches to see who collects the most shoes.

If you are local to Visalia, please support them in their efforts by making a donation today! If you are not local, you can make a financial donation by visiting www.soles4souls.org.



All it takes is one opportunity to plant the seed of community service. **Project Hope** was Financial Credit Network Inc.'s way of planting seeds within their staff. Project Hope was a month long initiative encouraging giving hope through service. Benefactors included Tulare County FoodLink, Habitat for Humanity and Hands in the Community and Music Academy of the West in Santa Barbara.

Projects were scheduled for the first four Wednesdays in May from 9 a.m. until 1 p.m. FCN paid the employees' wages during their service time. Employees were encouraged to participate in at least one project. The feedback from staff members has been exciting! One employee said, "Amazing time!!! Thank you for opening the doors to something new my family and I will be doing other than watching TV on a Saturday afternoon!" Another employee said, "Thank you FCN for an amazing experience. I always keep in mind the great saying 'What goes around comes around'. You never know when a family member or friend will need that help. It's a great feeling to help out others especially in our own community!" Because of it's success, this will be an annual event for our staff to look forward to!





Inside FCN

YOU ARE A STAR!



We'd like you to get to know some of our Star employees! Our team members can recognize each other through our "You Are A Star" program. If a fellow co-worker has done something extraordinary, team members can give them a "Star". We have a special "You are a Star" board in our reception area. The winner is chosen by random draw each month. Here are our stars for this past quarter.



Keri Dunn—Collector *March, 2012 Star*

"Helping me to return a call to a consumer who emailed me about their account and wanted a call back. You are appreciated!"

Submitted by: Koua Vang

Lare Carson—Technical Support Manager
April, 2012 Star

"Counting down the cash box for me on Friday night."

Submitted by: Koua Vang



Joe Halford—Network Administrator
May, 2012 Star

"Wow, you are amazing. Thanks for taking your time and helping me with a web portal issue for the client."

Submitted by: Kellie Meyer

EMPLOYEE WELLNESS CAMPAIGN CITY OF VISALIA "DARE TO SPARE"

We had 5 teams of 3 employees participate in this year's "Dare to Spare" challenge. This is a city-wide challenge where teams earned points for using alternative modes of



transportation for one month to get around town (walk, bike, carpool, public transportation) and also attend an arts event or the local farmers market. We are happy to announce that one of our teams ("The

Walking Divas"—Brenda Pimentel, Paula Hernandez, and Venita Jourdan) were winners and finished as one of the top 3 teams in the City.



Left to right...Venita Jourdan, Administrative Assistant; Paula Hernandez, Collector; Brenda Pimentel, Collection Supervisor



GOT SHOES?

Soles4Souls is partnering with 1-800-GOT JUNK in the statewide California shoe recycle drive "Turn up the sole" until August 5th. We are asking everyone to donate new or used shoes and even single shoes. Drop them off at either of our two office locations— we are excited to see how many we collect during this event. FCN is continuing to collect shoes until December 2012 and have bins in the lobbies of our Santa Barbara and Visalia offices!



There are over 300 million children in the world who live life everyday without a pair of shoes. Last year alone, Americans sent over 300 million pairs of shoes to landfills.

How many shoes do you have in your closet? Donate Today!