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TRENDING

PAGE 6: We take a look at how you can fight fraud with your cardholder.

PAGE 7: Why SHAZAM card skimming and cloning training is a “must-do.”

PAGE 9: Learn how to reduce residency fees by cleaning up your card database.
Thanks for having this event! I have a great time with the attendees and SHAZAM staff. What a GREAT group!

Attendee from Security State Bank Sutherland, IA

**Facilities Tour**
Get a behind-the-scenes look at the inner workings of SHAZAM. Tours will showcase each of our buildings. You’ll be able to see the data centers, talk to client support and fraud representatives plus much more. Please RSVP for a tour time when registering!

**Welcome Reception**
Meet new friends and mingle with senior members of SHAZAM staff during our welcome reception. We’ll also be playing BINGO with a major twist that you don’t want to miss!

**Exhibit Hall**
Explore a variety of SHAZAM products and services with other Forum attendees. Our interactive exhibits offer a chance to learn more about your existing SHAZAM products and services or find new solutions.

**Entertainment**
Night two brings great food, good conversation and always the best entertainment! 2016 brought America’s best dueling piano group, 2017 was a casino night with great prizes... what will 2018 bring? Follow the Forum blog for the announcement of our 2018 entertainment!

**Register Today!**
Take advantage of our early bird rates and register by January 31 to save $50 per attendee. Price is $295 for the first attendee and only $195 for each additional attendee from the same financial institution. If you have any questions, please contact marketing@shazam.net or your client executive.

**EARLY BIRD GETS THE WORM!**

*Each additional person must be from the same financial institution*
GOOD NEWS FOR FINANCIAL INSTITUTIONS THAT OFFER THE SHAZAM BOLT$ SERVICE: IT JUST GOT EASIER FOR YOUR CARDHOLDERS TO ACCESS CARD BALANCES, LOG IN AND MORE!

Here’s a recap of several SHAZAM BOLT$ enhancements that went live in early January:

• **The new Remember Me feature offers easier login.** Users can now set SHAZAM BOLT$ to remember their username, so they won’t have to enter in their username each time.

• **Sign in to the mobile app using a fingerprint.** Users can choose to enable fingerprint access, a secure and quick way to log in without having to type in a password. Users need to enable Remember Me for this feature to work.

• **Check card balances from the login screen.** Users can check their card balances right away when opening SHAZAM BOLT$. They can click Quick Balance to see available balance and ledger balance information for all stored cards without having to sign in. Users need to enable Remember Me for this feature to work.

• **It’s easier than ever to locate ATMs.** Now, mobile app users can access the ATM locator feature both on the login screen and on the Cards & Balances screen after signing in.

• **Keep card expiration dates current.** For SHAZAM cardholders, expiration dates will update automatically within SHAZAM BOLT$ upon the activation of a reissued card.

RESOURCES
For your financial institution’s reference, the SHAZAM BOLT$ Reference Guide in SHAZAM Access > SHAZAM Resource > SHAZAM BOLT$ has been updated with information on the new features.

If you’re looking for resources to share with your cardholders, check out the completely refreshed SHAZAM BOLT$ Cardholder User Guides on the SHAZAM Power Marketing website and in SHAZAM Access > SHAZAM Resource > SHAZAM BOLT$. The Power Marketing website also offers many other free resources to help you promote the app to your cardholders.

FOR MORE INFORMATION
If you have any questions about SHAZAM BOLT$ or the recent enhancements, contact your SHAZAM client executive.
A great source of help and support for you is the SHAZAM Client Support team. This team is always available when you need help and ready to answer your questions and guide you to the best solution.

Why are they so knowledgeable? Good question. It’s because many of our team members have worked in or have served community financial institutions for so long they’ve become operational experts.

Contact Client Support with your how-to questions at 800-537-5427 or submit a service request online, using SHAZAM, Web Rep.

Another source of support is your SHAZAM client executive. Your executive is available for any questions about or ideas for your institution’s suite of products and services. If you’re not certain who your client executive is, or how to get in touch, email shazamclientexecutives@shazam.net.

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**AT A GLANCE**

- Over 94 years of direct financial institution experience
- Positive client interactions: Score 4.81 out of 5 in 2016
- 95% of all service calls are resolved same day
- We answer to you, and we answer 24/7/365
- 100% US-based representatives, based in the Central time zone

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**NEED HELP?**

SHAZAM client support teams are behind you all the way

**ANSWERS WHEN YOU NEED THEM. SUPPORT WHEN IT MATTERS.**
YOUR SHAZAM CLIENT EXECUTIVE IS ACTIVELY SEEKING A PARTNERSHIP WITH YOUR COMMUNITY FINANCIAL INSTITUTION.

Community financial institutions understand so well the importance of building relationships. You’ve written the book on how to create strong relationships with your accountholders with personal, high-touch service that larger institutions just can’t offer. This alone sets you apart.

Your client executive’s main purpose is to make sure you and your organization have access to the right strategies, ideas and solutions to help you compete. They bring to life SHAZAM’s mission: Strengthening community financial institutions.

We know you’re facing unprecedented regulatory, compliance and growth challenges in an industry that’s changing at lightning speed.

It’s our job to provide you with strategic and operational expertise and to be the “go-to” team you count on to help you move forward with confidence and peace of mind.

If you’re not sure how to get in touch with your client executive, email shazamclientexecutives@shazam.net and we’ll connect you.

A match made in heaven.

OUR GOAL IS TO BUILD A SOLID, LONG-TERM RELATIONSHIP WITH YOUR INSTITUTION. THAT BEGINS WITH YOUR INSTITUTION’S DEDICATED SHAZAM CLIENT EXECUTIVE.
FIGHTING FRAUD ON THE FRONT LINES

Put tools and control into your cardholders’ hands

We’ve all become accustomed to the new normal. Unfortunately, fraud may be a fact of life in our digital world. While this may be an unavoidable truth, it doesn’t mean we won’t stop fighting fraud tooth and nail.

Battling fraud is a partnership between you, your cardholders and SHAZAM. So that’s why SHAZAM offers powerful weapons for both your institution and your cardholders to fight fraud. The battle lines have been drawn. Here’s the plan.

What you can do to fight back

- Using a detection system like FICO® Falcon® Fraud Manager, SHAZAM’s neural-network fraud management solution is essential. If you’re not already enrolled, call your client executive today.

- Keep yourself sharp on the latest trends. Register for SHAZAM’s 2018 Forum, spectrum of success. The theme of the forum is cybersecurity, and you won’t want to miss the riveting keynote speaker Jim Olson, a former CIA spy.

- Inform your cardholders. Use the tools in SHAZAM’s Power Marketing Program to conduct campaigns that will heighten your cardholders’ awareness of fraud, scams, identity theft and general financial literacy. Many of these powerful tools are free, and all are reasonably-priced. Find the program in SHAZAM Access > Marketing.

- Know your cardholders. The value you bring as a community institution is the personal touch. You are in an enviable position to recognize when your cardholders may be engaging in out-of-pattern behaviors.

- Remind your cardholders often to keep their contact information current. When fraud is detected, it’s critical we can reach cardholders immediately.

What your cardholders can do

As important as your role is in the fraud fight, your cardholders are the ones who are actually on the front lines. The great news is they have more tools than ever to avoid fraud altogether or to recognize issues as early as possible and minimize losses.

- Power in their pocket. Cardholders can download the SHAZAM BOLT$ app from their app store and take control. SHAZAM BOLT$ can immediately alert your cardholders to potentially fraudulent activity via email and/or text message.

- Further, if your institution offers SHAZAM BOLT$ Transaction Control, with the quick tap of a button, they can block or unblock their own cards much like a temporary card block.

- Be mindful and aware of who they’re purchasing from online. It’s in their best interests to deal only with reputable companies and to look for secure web connections at all times.

- Treat debit cards just like cash and always protect the PIN.

Together we’re stronger

Battling fraud is a team effort. Together, your institution, your cardholders and the power of SHAZAM will minimize the chances for loss of money, sensitive information and valuable time. That’s a fight worth winning.

Contact your client executive to talk about the many ways SHAZAM can help your institution and your cardholders fight fraud.
CAN YOU HELP
REDUCE CARD
SKIMMING AND
CLONING FRAUD?

Card skimming occurs when information from a card’s magnetic stripe is copied at a terminal, typically at an ATM or fuel dispenser, through an electronic device or software and then the card’s information is cloned / rewritten onto a new card.

According to ATM Marketplace, card skimming losses were up 70 percent in 2016 compared to 2015, and that’s in addition to a 546 percent year-over-year increase from 2014 to 2015. This upward trend in fraud is only expected to continue in the future.

WHAT TO DO

1. Educate your accountholders about skimming and card cloning at ATMs and fuel dispensers. This will reduce liability for local merchants and your institution.

2. Invite business owners, city officials and law enforcement to participate in SHAZAM Secure® Crisis Management’s card skimming and cloning presentation. This provides your institution a local network to fight crime together.

Contact your SHAZAM client executive to get more details and schedule this important training for you and your community. When you understand the fine details of skimming and card cloning, everyone stays safe.

This training will help you learn to identify internal and external skimmers and PIN-capturing cameras at the ATM, point of sale and gas pumps. Real-life photos and videos highlight how thieves set up these devices and steal from your accountholders and merchants. And, a live demonstration emphasizes how quick and easy it is to clone a card and make an immediate transaction.

SHAZAM Secure provides a portfolio of information security analysis and risk mitigation services so you choose what’s right for your institution. The SHAZAM Secure team specializes in risk, regulatory and IT exams; cybersecurity and technical security; and crisis management and social engineering.
EFFECTIVE USE OF SHAZAM CARD BLOCK IN 2018

SHAZAM Card Block is a quick and effective tool to help your institution prevent fraud losses. Whenever you encounter a fraud trend, you may want to consider using SHAZAM Card Block to decline the transactions that are getting through. You can block states and merchant categories, countries, merchant names and several other criteria.

While this tool is extremely effective at controlling fraud losses, it does need to be managed. Here are some helpful hints when using SHAZAM Card Block:

• Monitor the fraud trend you’re blocking. It will go away, and when it does, you’ll want to delete those blocks to avoid cardholder inconvenience and monthly expense.

• Keep track of primary account number (PAN) blocks and PAN exclusions that you enter due to bank identification number (BIN) blocks. As you modify or delete BIN blocks, you may be able to reset the PANs back to the BIN levels. There’s also a monthly expense for PAN blocks and PAN exclusions; it’s easy to let these get out of hand if you’re not monitoring your BIN blocks, and those small fees can really add up.

• You can find a list of all PAN blocks and PAN exclusions under each BIN. These lists can be copied and printed for research. Just be sure to unmask the PANs!

• Keep a log of who created a block and why. This can be especially helpful at the PAN level, or if you’ve blocked card acceptor IDs, which are difficult to research and identify the merchant.

The bottom line is that you have a great tool at your disposal to help in the fight against fraud — use it smartly and correctly!

FOR MORE INFORMATION

More information can be found in the SHAZAM Card Block Reference Guide, located in SHAZAM Access > SHAZAM Resource > Cards. You may also call SHAZAM fraud operations at 800-537-5427, ext. 2899.

UPDATED FALCON USER GUIDE

We’ve updated the FICO® Falcon® Fraud Manager and SHAZAM Case Management User Guide to address several recent upgrades to the FICO Falcon Fraud Manager system. We’ve also taken this opportunity to reorganize the information to follow a more logical flow, and we have updated many of the charts to clarify how Falcon works to detect fraudulent activity.

You can find the updated FICO Falcon Fraud Manager and SHAZAM Case Management User Guide in SHAZAM Access > SHAZAM Resource > Fraud and Security.

If you have any questions, please call SHAZAM fraud operations at 800-537-5427, ext. 2899.
LOOKING FOR WAYS TO LOWER FEES?

Look to your card database

It’s the beginning of a new year and a good time for some housekeeping. Take stock of your card database at SHAZAM.

We recommend keeping your card database up to date by deleting old or expired card authorization file (CAF) records and plastics records that are no longer used.

A well-maintained card database benefits you in three ways:

1. Allows more accurate card counts for Mastercard® and Visa® reporting
2. Reflects the cards you actually have in circulation today
3. Results in reduced residency fees

We’ll explain what each part of the card record is for and how to maintain it.

PLASTICS RECORDS

Plastics information in the card database is all about the card order. Plastics records contain the:

• Cardholder’s name, mailing address, Social Security number (SSN) and telephone number
• Image ID (for SHAZAM myPic Studio®)
• Number of reissue months
• Expiration date
• Current card status, so we’ll know whether to reissue the card

Deleted plastics records will still appear in SHAZAM Access, but they won’t be reissued. Once the card has been expired without reissuance or deleted for 24 months, the record will be purged from SHAZAM Access automatically. Please note: Primary account numbers (PANs) with a hot-card status won’t reissue, regardless of the plastics record status.

CAF RECORDS

When we talk about cleaning up your card database, the CAF record is our primary concern. The CAF record is what makes the card work for positive file financial institutions.

CAF records contain the:

• PAN
• Card status
• Deposit limits
• Withdrawal limits
• Last activity date
• Last maintenance date
• And more.

MASTERCARD

While SHAZAM will retain a hot status until the CAF is deleted, Mastercard only retains the hot status for 180 days. This is only important if / when Mastercard stands in. Mastercard recommends hot-carding the card every 180 days until expiration; however, this isn’t required.

VISA

Visa deletes the record based on the purge date entered when the card is hot-carded. If no purge date is entered, the purge date will default to one year.
### For more information

If you have any questions about the maintenance tools available and how to use them, please call SHAZAM client support at 800-537-5427 (options 2, 5) or submit a service request online using SHAZAM, Web Rep.

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<table>
<thead>
<tr>
<th>Tool</th>
<th>Description</th>
<th>How to Use</th>
<th>Availability</th>
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<tbody>
<tr>
<td><strong>Positive / Negative File report</strong></td>
<td>This report contains all your CAF information in an easy-to-use Microsoft® Excel® spreadsheet.</td>
<td>Use this report to find all cards with a hot or deleted status.</td>
<td>To request this report, complete the Plastics Report Request form (#514) in SHAZAM Web Ren &gt; eForms. Or, call SHAZAM client support at 800-537-5427 (options 2, 5). This report is free once per year.</td>
</tr>
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</table>
| **SHAZAM Warning Bulletin (SCD010)** | This report lists the following information:  
• Debit cards reported as lost or stolen and the warning notice regions each card is listed in, if applicable  
• Number of cards for each action code  
• Number of cards listed in multiple regions  
• Foreign (non-SHAZAM) networks to which the hotcard record was reported | Use this report to regularly monitor for expired hot cards and delete them as they arise. | Available daily in the SHAZAM Access Files SETL folder. |
| **Plastics Reissuance (CM250-R) report** | This report identifies expiring plastics. | Use this report as a reminder to delete any expired cards that are no longer active. | The report is available on the eighth day of each month and remains on the system for 21 days. You can find this report in the SHAZAM Access Files SETL folder. |
| **Mass maintenance request (Hot / expired card report free with request)** | SHAZAM deletes old / expired cards on your behalf. | Use it to clean your card database without impacting your staff members. | To request a mass maintenance, complete the BIN Change Request form (#530) in SHAZAM Web Ren > eForms. Or, call SHAZAM client support at 800-537-5427 (options 2, 5). |
CORE NEWS

CRA DISCLOSURE REPORTS CORRECTED
The Federal Financial Institutions Examination Council (FFIEC) has corrected an error in the 2016 Community Reinvestment Act (CRA) disclosure that caused county loan totals to exceed the amount reported. If you accessed your CRA public file disclosure reports before Dec. 5, 2017, you’ll need to use the corrected reports to make the necessary updates.

Calculation errors only occurred on the 2016 disclosure reports.

RISK MANAGEMENT IS AN AREA OF INCREASING CONCERN
According to a recent regulatory and risk management survey by Wolters Kluwer*, new regulations and recent data breaches have elevated financial institutions’ concerns about risk management. Levels of concern among the more than 600 respondents increased 3 percent from last year’s survey.

Financial institution highlights:

- Concerns about the ability to manage risk across all lines of business spiked 13 percent from 2016 to land at 65 percent.

- Several key obstacles stand in the way of implementing effective compliance programs, including inadequate staffing (46 percent), manual processes (39 percent) and too many priorities (34 percent).

Looking ahead
Financial institutions noted that the new Home Mortgage Disclosure Act (HMDA) rules are the “most pressing” compliance challenge they’re likely to face. On the risk management side, 83 percent said they intend to focus their efforts on cybersecurity, up from 70 percent in last year’s survey.

We’re here to help
SHAZAM has our own internal auditors, risk consultants and network security analysts — the very best in the business — to keep your institution safe. Our examiners can meet with your institution to provide feedback and guidance to help you maintain industry compliance.

We offer ACH, BSA / AML compliance and IT exams, plus a cybersecurity assessment that follows recommended FFIEC procedures to put you in front of the curve.

If you’re interested in any of these services, please contact your SHAZAM client executive.
EXAMINER GUIDANCE FOR INSTITUTIONS AFFECTED BY MAJOR DISASTERS
The federal financial institution regulatory agencies have jointly issued guidance outlining the supervisory practices to follow in assessing the financial condition of insured depository institutions affected by a disaster that results in the U.S. president declaring an area a major disaster with individual assistance.

Highlights

• Areas declared a major disaster with individual assistance generally experience extensive damage that will continue to affect the business activities of the institutions serving that area for an extended period.

• The Interagency Supervisory Guidance for Institutions Affected by a Major Disaster describes supervisory practices for institutions directly affected by a major disaster, including institutions that may be located outside the area declared a major disaster but that have loans or investments to individuals or entities located in the area declared a major disaster.

• The supervisory agencies will work with institutions affected by a major disaster to determine their needs, reschedule any examinations, consider extensions for filing quarterly Reports of Condition and Income or other reports, and address capital declines due to temporary deposit growth, as needed.

• The guidance indicates examiners will consider how management at affected institutions conduct initial risk assessments and refine such assessments as more complete information becomes available and recovery efforts proceed.

• The guidance states that examiners will consider the extent to which weaknesses in an institution’s financial condition are caused by external problems related to the major disaster and its aftermath.

FINCEN UPDATES FAQ ON BSA QUESTIONS
Seeking more information about the Bank Secrecy Act (BSA)? If so, the Financial Crimes Enforcement Network (FinCEN) has updated its Answers to Frequently Asked BSA Questions.

Items to note

• The Code of Federal Regulations was modified.

• The answer to Question 16 about how to address a current issue involving the Designation of Exempt Person (DEP) form was updated.

FS-ISAC REPORT: TRENDS TO EXPECT IN 2018
A recent Financial Services – Information Sharing and Analysis Center (FS-ISAC) report takes a look back at 2017 to make predictions on what cybersecurity trends to expect in the coming year.

The global average cost of a data breach is down 10 percent over previous years to $3.62 million, according to the Ponemon Institute. However, the average size of a data breach increased nearly 2 percent.

In 2017, over 40 percent of U.S. businesses were compromised due to “fileless” attacks and exploits. Overwhelmingly, respondents cited that over-reliance on traditional endpoint security has left organizations exposed to significant risk.

Report findings

• “Fileless” attacks are almost 10 times more likely to succeed than file-based attacks.

• False-positive rates for existing endpoint security solutions are nearing 50 percent.

• A successful attack costs an organization, on average, $301 per employee.

Next steps

It’s important for your institution to consider and determine your risk before a cyber event. SHAZAM
CORE NEWS

...continued from previous page

can offer support in this area through SHAZAM Secure®, a portfolio of information security analysis and risk mitigation services.

We offer technical security and cybersecurity solutions, such as internal and external assessments, penetration testing and web application testing. These services will help you protect you and your cardholders’ data.

If you’re interested in any of these SHAZAM Secure solutions, contact your SHAZAM client executive.

HMDA: STATEMENT ON INSTITUTIONS’ GOOD-FAITH COMPLIANCE EFFORTS

The Federal Deposit Insurance Corp. (FDIC) recently issued a statement about the evaluation of FDIC-supervised institutions’ compliance with the Home Mortgage Disclosure Act (HMDA), implemented by Regulation C.

More specifically, for HMDA data collected in 2018 and reported in 2019, the FDIC doesn’t intend to:

- Require data resubmission unless data errors are material
- Assess penalties with respect to errors in data collected in 2018 and reported in 2019

Through this supervisory approach, FDIC examination staff will give credit to institutions’ good-faith compliance efforts, and the approach will help institutions identify compliance weaknesses.

FTC ON FRAUD ALERTS, CREDIT FREEZES AND LOCKS

After the Equifax® data breach, some people are considering placing a fraud alert, freeze or lock on their credit files to help prevent identity thieves from opening new accounts in their name. To help consumers decide on a course of action, the Federal Trade Commission (FTC) has posted a blog article describing each option and how it works, how long it lasts and how much it costs.

HUD FORECLOSURE PREVENTION GUIDE FOR STRUGGLING HOMEOWNERS

The Homeowner’s Guide to Success, created by the U.S. Department of Housing and Urban Development (HUD), is now available as part of a public-private partnership between federal agencies and industry partners.

The guide provides homeowners with information on the critical first steps to take if they’re at risk of missing a mortgage payment or facing foreclosure. This guide ensures homeowners will have resources at their fingertips and will be ready and responsible for the next steps. The guide also covers the value of HUD-approved housing counseling agencies. These agencies offer free assistance to consumers and help borrowers find housing counselors and avoid scams.

As always, feel free to share this important homeowner’s information with your accountholders.
Are you ready to increase your knowledge about the industry and SHAZAM’s services? If so, check out our full schedule of training events in 2018!

Leverage your training budget by using SHAZAM’s services.

We believe SHAZAM should provide the best possible education and assistance to help you understand the tools you have available to run your business. Our highly experienced training department has developed a perfect method of ensuring your staff members are trained on SHAZAM’s products and services.

Full details about our webinars and regional seminars, including course descriptions and registration links, are available on the Training Services page in SHAZAM Access.

All training times are listed in Central Time.

### 2018 WEBINARS

**January — FICO® Falcon® & SHAZAM Case Management**
- Jan. 9 & 17: Recording available on the Training Services page in SHAZAM Access.

**February — Lost and Stolen Cards**
- Feb. 8: 9:30 – 11 a.m.
- Feb. 20: 1:30 – 3 p.m.

**March — Debit Card Fraud**
- March 8: 1:30 – 3:30 p.m.
- March 20: 9:30 – 11:30 a.m.

**April — Chargebacks**
- April 5: 9:30 – 11 a.m.
- April 17: 1:30 – 3 p.m.

**June — PIN-Based Exceptions**
- June 7: 9:30 – 11 a.m.
- June 12: 1:30 – 3 p.m.

**September — Settlement Process and Reports**
- Sept. 6: 9:30 – 11:30 a.m.
- Sept. 18: 1:30 – 3:30 p.m.

**October — Cardholder Balancing**
- Oct. 4: 9:30 – 11 a.m.
- Oct. 23: 1:30 – 3 p.m.

**November — ATM Balancing**
- Nov. 8: 9:30 – 11 a.m.
- Nov. 13: 1:30 – 3 p.m.

No training webinars scheduled during the months of May, July, August and December.

### 2018 REGIONAL SEMINARS

**SHAZAM Debit Card & ATM Operations**
- March 21: Moline, Illinois
  Stoney Creek Inn
  101 18th St.
  309-743-0101
- March 28: Little Rock, Arkansas
  Hilton Garden Inn
  Little Rock Downtown
  322 Rock St.
  501-244-0044
- April 25: Saint Charles, Missouri
  Embassy Suites
  Two Convention Center Plaza
  636-946-5544
- May 9: Bloomington, Minnesota
  Embassy Suites Minneapolis – Airport
  7901 34th Ave. S.
  952-854-1000
- May 16: West Des Moines, Iowa
  Holiday Inn & Suites
  6075 Mills Civic Parkway
  515-309-3900
- November — ATM Balancing
  - Nov. 8: 9:30 – 11 a.m.
  - Nov. 13: 1:30 – 3 p.m.

**Debit Card Fraud & Chargebacks**
- Sept. 12: Saint Charles, Missouri
  Embassy Suites
  Two Convention Center Plaza
  636-946-5544
- Sept. 26: Little Rock, Arkansas
  Hilton Garden Inn Little Rock Downtown
  322 Rock St.
  501-244-0044
- Oct. 10: Bloomington, Minnesota
  Embassy Suites Minneapolis – Airport
  7901 34th Ave. S.
  952-854-1000
- Oct. 17: Moline, Illinois
  Stoney Creek Inn
  101 18th St.
  309-743-0101
- Oct. 24: West Des Moines, Iowa
  Holiday Inn & Suites
  6075 Mills Civic Parkway
  515-309-3900
There are more than 4,500 Accredited Automated Clearing House (ACH) Professionals (AAPs) in the U.S. today, and they’re the elite of payments professionals.

Having an AAP on staff reinforces that your organization is at the forefront of changes and updates to the ACH rules, as well as federal and state payments industry regulations.

To raise awareness and highlight the importance of the AAP accreditation, NACHA — The Electronic Payments Association* and the regional payments associations will celebrate National AAP Recognition Day on Feb. 13, 2018.

This annual event aims to bring a higher profile to this significant achievement among payments professionals. On AAP Recognition Day, a U.S. flag will be flown above the Capitol building in Washington, D.C., in recognition of all AAPs. The flag will then be awarded to one lucky recipient at the annual AAP reception at NACHA’s Faster Payments 2018 conference April 29 – May 2 in San Diego, California.

CONGRATULATIONS
SHAZAM recognizes the contributions AAPs make to ensure the ACH network is safe and secure. Please join us in recognizing them on Feb. 13.

Six professionals in the SHAZAM, Inc. ACH Association region achieved the AAP designation for the first time or recertified in 2017. SHAZAM congratulates the following people for their achievement:

- Wendy Bond, RIA Federal Credit Union, Bettendorf, Iowa
- Jacky Lucas, Iowa State Bank, Algona, Iowa
- Felica Nadeau, Bankers Trust Company, Des Moines, Iowa
- Jon Parker, Lincoln Savings Bank, Ankeny, Iowa
- Stacie Terrell, VisionBank of Iowa, Boone, Iowa
- Eric Dale, MidWestOne Bank, Iowa City, Iowa
‘MOVIE TIME REWARDS’ WINNERS

December winners

- **Leslie S.** of Cassville, Missouri
  (Freedom Bank of Southern Missouri; Cassville, Missouri)
- **Cindi K.** of Van Horne, Iowa
  (Keystone Savings Bank; Marengo, Iowa)
- **Rodney D.** of Pocahontas, Arkansas
  (Integrity First Bank N.A.; Mountain Home, Arkansas)
- **Becky B.** of Marshall, Minnesota
  (Integrity Bank Plus; Wabasso, Minnesota)
- **Savannah C.** of Camden, Arkansas
  (Farmers Bank & Trust Company; Magnolia, Arkansas)
- **Melissa F.** of Sioux Falls, South Dakota
  (First Independent Bank; Russell, Minnesota)
- **Kevin G.** of Tracy City, Tennessee
  (Citizens Tri-County Bank; Dunlap, Tennessee)
- **Dorothy W.** of Clarinda, Iowa
  (Bank Iowa; Clarinda, Iowa)

Congratulations to our grand prize winner, **Nancy L. of Orange City, Iowa**. Nancy won a $500 entertainment gift card in the “Movie Time” Debit Rewards campaign, which ran October – December 2017. Nancy is a customer of **Iowa State Bank in Orange City, Iowa**.

We’d also like to congratulate our December monthly winners listed at right, who each received a $50 Fandango® gift card.

ABOUT THE NEWSLETTER

Spotlight on Service, winner of 15 awards of publication excellence, provides you with information on the financial services industry. It’s not a definitive analysis of the subjects discussed and is not an alternative to the requirements of any regulatory agency.

To join the Spotlight on Service subscription list, send corporatecommunications@shazam.net your name, account number and email address. We also welcome your questions or comments about the newsletter.

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