

# 2024 Fraud Symposium Agenda

October 1<sup>st</sup>, 2024 – Dakota Carrier Network Training Room

4202 Coleman Street, Bismarck, ND 58503

| Time (Central)   | Title & Session Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Speaker(s)                                                                                                                                                                                                                           |
|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 8:30 to 8:45am   | <b>WELCOME &amp; PRIMER</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>UMACHA &amp; ICBND</b>                                                                                                                                                                                                            |
| 8:45 to 9:45am   | <b>Regional Enforcement Update – Let’s Work Together!</b><br><i>Discover the realities of fraud protection, regardless of your geographic location or financial institution size, in this eye-opening session. Local law enforcement officers will share insights into the latest trends in fraud within our UMACHA Midwest region. The focus will include current cases, including updates on new scams, old scams and everything in between. Gain a deeper understanding of the evolving landscape of fraud prevention and detection.</i>                                                                                                               | <b>John McCullough, CEO – FRPA Financial and Retailers Protection Association</b><br><br><b>Lise Kruse, Commissioner – North Dakota Dept of Financial Institutions (NDDFI)</b><br><br><b>Corey Krebs, Asst. Commissioner – NDDFI</b> |
| 9:45 to 10:00am  | <b>BREAK</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                      |
| 10:00 to 11:00am | <b>It’s Not Just Cyber, It’s Social</b><br><i>Most cybersecurity incidents start with some type of social engineering. Mike will cover some trending social engineering tactics used by fraudsters that target financial institutions and their clients. From ACH and new account openings to the tried-and-true tactics used for clients’ account takeovers.</i>                                                                                                                                                                                                                                                                                         | <b>Mike Burke, Senior Robbery and Crisis and Management Consultant – SHAZAM</b>                                                                                                                                                      |
| 11:00 to 12:00pm | <b>Check Fraud</b><br><i>Have you encountered check fraud lately. We’re counting the fact that you have and it’s not fun! This type of fraud seems to be on the rise, and we’ve got experts lined up and ready to talk to you about the many facets of check fraud and how to combat it. We’ll discuss altered, counterfeit and forged checks. You’ll hear about check kiting; paper hanging and even watch our expert wash a check and show you the tangible differences between what it feels like to hold a washed check! Fun stuff!</i>                                                                                                               | <b>Kate Cole, AAP, EVP – FRPA</b>                                                                                                                                                                                                    |
| 12:00 to 1:00pm  | <b>Lunch BREAK</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                      |
| 1:00 to 2:00pm   | <b>Around the room... ask audience a question, presentation?</b><br><i>Join John for his renowned "Around the Room" session, where he will address scenarios, scams, and schemes specific to your region. John, an expert from FRPA, will guide discussions on the ramifications and consequences of these issues and offer strategies to mitigate losses. This interactive session provides a valuable opportunity to learn from John's expertise and engage with peers to understand local fraud trends. Sit back, enjoy, listen, and learn from the lively interactions between John and the audience as they share insights from various regions.</i> | <b>John McCullough, CEO – FRPA</b>                                                                                                                                                                                                   |
| 2:00 to 3:15pm   | <b>How to fight Fraud</b><br><i>The Criminal Division of the United States Attorney's Office has primary responsibility for the enforcement and prosecution of more than 900 federal criminal statutes. Suspected violations of federal law are investigated by federal law enforcement agencies and by state and local agencies working with federal agencies. The agency can draw in cases across the borders of other states, tribal enforcement, and bank robbery, and coordinate cases like internet fraud and Madoff-type cases; I'm sure they try to</i>                                                                                           | <b>Jonathan O’Konek, Assistant US Attorney – District of North Dakota</b><br><br><b>Mac Schneider, US Attorney – District of North Dakota</b>                                                                                        |

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|                       | <i>work as a team with the state or vice versa. Join our experts to hear them discuss what’s happening around the world and in your neck of the woods.</i>                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <i>3:15 to 3:30pm</i> | <b>BREAK</b>                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <i>3:30 to 4:15pm</i> | <b>Fraud Panel</b> – <i>Join our panelists as they delve into the response and prevention of fraud. Drawing from their experiences in the field, the panelists will share unique scenarios, detailing their research, evaluation processes, and final outcomes. Don't miss this opportunity to learn from the experts as they explain the what, how, and why of their strategies to help you reduce fraud at your institutions.</i> | <b>Moderator: Jennifer Miller, AAP, APRP, NCP, Senior Director of Services – UMACHA</b><br><br><b>Panelists:</b><br><br><b>Elin S. Alm, Asst Attorney General – AG ND Office</b><br><br><b>Lisa Hartje, CBAP, VP – BSA &amp; Fraud Manager, First International Bank and Trust</b><br><br><b>John McCullough, CEO – FRPA</b><br><br><b>Mike Burke, Senior Robbery and Crisis and Management Consultant – SHAZAM</b> |
| <i>4:15 to 4:30pm</i> | <b>Closing Remarks &amp; Prize Drawings</b>                                                                                                                                                                                                                                                                                                                                                                                         | <b>UMACHA</b>                                                                                                                                                                                                                                                                                                                                                                                                       |