

# From A Business Standpoint, **IDENTITY THEFT**

**Is not just a black and white issue.**

## **The Gray Areas are important too.**

**DID YOU KNOW THAT NON-COMPLIANCE WITH FEDERAL LAWS  
COULD COST YOU PERSONALLY, OR COST YOUR BUSINESS,  
UP TO \$1,000,000 IN FINES AND UP TO 10 YEARS IN PRISON?**

As a business owner, you know there are laws every business must follow. However, results of a recent survey by zTelligence and Fellowes Inc., (July 2005), showed only 13.1% of business owners recognize the term "FACTA". That could mean that nearly 87% of all business owners aren't aware that FACTA:

- Is federal legislation that went into effect June 2005
  - Can shut your business down whether you have two or two thousand employees
  - Provides for major fines to you and your business by the FTC for non-compliance
  - Provides another avenue for lawyers to file lawsuits against your business on behalf of customers or employees
- FACTA is only one piece of legislation that affects your business. There are others:**
- HIPAA Security Rule
  - Gramm, Leach, Bliley (GLB) Safeguard Rule
  - Numerous individual state laws (such as the Texas Whistle Blower Statute)

### **THERE ARE FIVE COMMON TYPES OF IDENTITY THEFT:**

Drivers License ▫ Social Security ▫ Medical ▫ Character/Criminal ▫ Financial

You must make a critical decision about your business. Does your business comply? Most business owners want to take action after they learn the requirements and potential consequences. But, many don't know where to start. **WE CAN HELP!**

The Gardner Chamber and **Adell Associates** of Pre-Paid Legal Services, Inc. have formed a partnership to provide your business with strategies to address Federal laws concerning Identity Theft and an important employee benefit. We are pleased to introduce the **Identity Theft Shield** and **Life Events Legal Plan** as new benefits available to Chamber members.



**For more information contact:**

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