

## Premium Collection News

### LHA Trivia

- In 1975, Jack Nicholson starred in and won 5 Oscars for what film?
- The San Blas Archipelago belongs to what country?
- Which Russian tsar built his empire's capital on the Baltic Sea and named it for himself?

### Last Month's Answers

- Prior to becoming U.S. president, this star football player was known at West Point as the "Kansas Cyclone"? **Dwight D. Eisenhower**
- Paint is dripped, dropped, or thrown onto the canvas in which painting style?  
**Abstract Expressionism**
- Under Leonidas, the Spartans heroically fought to the last man against the Persian army of Xerxes at what battle? **Thermopylae**

Send your answers to [collections@lhainc.com](mailto:collections@lhainc.com) for a fabulous prize.

### May President's Award Winner Edward Barrick

Edward Barrick is the Internal Auditor for our commercial and consumer collection departments.

A former collector, Ed is expertly equipped with the ability to pin-point problem accounts and insure that our collectors are following company procedures.



Edward Barrick,  
Internal Auditor

Ed's main function is to insure that the collectors are doing everything necessary to maximize our client's return as well as protecting their best interest.

If you would like to nominate a LHA employee for the President's Award, please e-mail us at [collections@lhainc.com](mailto:collections@lhainc.com).

### Identity Theft Assessment and Prevention in the Collection Industry

In our digital age, it is recommended collection agencies to have a standing identity theft program for the assessment of debtor's claim that the debt was created/incurred as a result of the debtor having his/her identity stolen and how to identify prospective fraudulent activity on a consumer's credit report. To establish a program geared towards indentifying and assessing a debt resulting from identity theft, Amanda Swanson at ACA International suggests a program based on the concerted efforts of the Fair Debt Collection Practices Act (FDCPA), the Fair Credit Reporting Act (FCRA), the ACA Code of Ethics and the Fair Trade Commission's Identity Theft Affidavit. The latter gives the collector and the debtor even-footing when it comes to reporting and using the same information to verify the debtor's identity and then to validate the debt.

Swanson lists many of the red flags, atypical fiscal behaviors, that can often identify a case of identity theft on a credit report. In credit report documentation, these behaviors include: deviations in the consumer's normal spending patterns, the creation of abnormal amounts of new credit lines, a different mailing address, and significant variance in consumer's physical appearance. The ACA Code of Ethics requires members to "conduct a reasonable investigation to determine the validity of the debt, the identity of the obligor on the account and the accuracy of the information in possession of the member." These actions guarantee proper handling of the identity theft case by the debt collector and his/her respective agency. Identity theft is an ever-present reminder of the security standards agencies need to fulfill.

For the full text, please go to <http://www.acainternational.org/collections.aspx?cid=12540>.