



# NATIONAL COUNCIL OF INVESTIGATION & SECURITY SERVICES, INC.

THE NATIONAL VOICE OF THE PRIVATE INVESTIGATION & SECURITY INDUSTRIES

## BOARD MEMBERS

### *President*

Eugene Ferraro

### *First Vice President*

Maria Vinson Landry

### *Second Vice President*

Jim Zimmer

### *Third Vice President*

Robert Heales

### *Secretary*

Barbara Burr

### *Treasurer*

Joe Dickerson

### *Chairman of the Board*

Francie Koehler

### *Region 1*

James Huckabee

Don Johnson

### *Region 2*

Tom Shamschak

Rosemarie Mesis

### *Region 3*

Ken Cummins

Louis Gurvich

### *Region 4*

Bill Pellerin

Steve Sabatke

### *Region 5*

Debbie Anderson

Bill Butcher

### *Region 6*

Gary Brummond

Linda Montgomery

### *Members at Large*

John Folino

Jimmie Mesis

## FACTS ABOUT EMPLOYER USE OF CREDIT CHECKS

\*Employers use credit checks sparingly, only about 15 percent of the time, usually for employees handling cash, executives, or persons with access to proprietary information.

\*Fraudsters often live above their financial means. The Association of Fraud Examiners found that between 2006 and 2008 39 percent of those committing fraud were living beyond their means.

\*Embezzlers and others who steal from previous employers will not include that employment on their resumes. Private Investigators use credit checks as part of a background review to locate former employers for further inquiry.

\*Employers are required to obtain consent from employees or prospective employees prior to conducting credit checks.

\*Small Businesses suffer substantial losses from employee theft. The median loss from employers with fewer than 100 employees was \$190,000 per incident. These businesses do not have the resources to help control against internal theft.

Employee theft is a major problem for American business. It accounts for more than \$15 billion of losses annually.

NCISS urges Congress to resist efforts to ban employer use of credit checks.

For further information, please contact NCISS Legislative Advocate, Larry Sabbath (703) 426-1976.

## EXECUTIVE DIRECTOR

Carolyn S. Ward

7501 Sparrows Point Blvd.

Baltimore, MD 21219

800-445-8408

Fax: 410-388-9746

E-Mail: [nciss@comcast.net](mailto:nciss@comcast.net)

[www.nciss.org](http://www.nciss.org)