

**American Bar Association  
Section of Antitrust Law  
Privacy and Information Security Committee  
Presents  
The “Who, What, and How” of Complying  
with the FTC’s Red Flag Rule**

**A Brown Bag Program to be held  
Thursday, October 30, 2008  
1:00 p.m. – 2:15 p.m. EST (Telephone Participation)**

In January, the Federal Trade Commission and other federal agencies adopted the Red Flags Rule, requiring financial institutions and creditors to implement a written identity theft prevention program. With the November 1 compliance date less than a month away, many companies are still mulling whether they are covered by the Rule, if so to what degree, and what they need to do to comply.

This Brown Bag will discuss how and when creditors and financial institutions are subject to the Rule based on the types of customer accounts they maintain, which may include both consumer and business accounts depending on certain characteristics of such accounts. Given the flexibility afforded to companies under the Rule in designing their Red Flags Programs, this Brown Bag also will explore some of the practical questions that are likely to arise when determining who should be involved in creating a Program, what questions should be evaluated, how to determine what are the relevant Red Flags for your company and then, once determined, how to detect, address, and mitigate potential incidents of identity theft. In addition to exploring these issues, this Brown Bag will discuss the practical nuts and bolts issues of putting a Red Flags compliance program together, and common questions that come up during the process.

Participants on the panel include the following key federal enforcer and experienced practitioners:

<b>MODERATOR:</b>	<b>Benita Kahn</b>	<b>Partner, Vorys, Sater, Seymour, &amp; Pease, LLP</b>
<b>PANELISTS:</b>	<b>Pavneet Singh</b>	<b>Div. of Privacy and Identity Protection, FTC</b>
	<b>Jill A. Smith</b>	<b>Asst. General Counsel, Bank of America</b>
	<b>Harvey Becker</b>	<b>Counsel, Sprint Nextel</b>

This is a complimentary audio conference. **If you would like to participate, please e-mail your RSVP to Richard Isaacs, at [risaacs@kelleydrye.com](mailto:risaacs@kelleydrye.com).** A dial-in number for the program will be e-mailed to you 3 days in advance to the e-mail address provided. If you have any questions, please contact Diane Odom at (312) 988-5702 (odomd@staff.abanet.org).