

RHR Information Services

SelectSmart News

Editor's Note

It's been hot, hot, hot here in Minnesota as well as other parts of the US this month! We hope business is hot, hot, hot for you too! Next month marks the beginning of the end, of summer, that is. Enjoy it while you can.

In this month's issue there are some great stories. Anyone that has children in their life should read the story on youth athletics; if we don't actively protect the children, who will?

With a focus on security this month there are two stories to read. One on internet security warns of "phishing" scams and the other lets you know how we are taking steps to protect you and the information

in our system. Along those lines, it is nice to know that the government is beginning to get serious about security. The story on page 3 talks about the initiatives of many state legislatures to pass new identity theft bills.

There is also a story about employers, prospective employees and the use of credit reports. Using credit to make hiring decisions? Applying for a job that requires a credit check? Read the story on page 3 for more information.

As always, if you have any story ideas or questions please feel free to contact us anytime.

Elizabeth Army

Client Relations Coordinator



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Youth Athletics

More than 89,000 children were victims of sexual abuse in 2002 according to the National Child Abuse and Neglect Data Systems research. Many predators are getting close to children through youth sports leagues. Some of these leagues make background

checks mandatory, others recommend them and many don't do anything. Most parents trust the volunteers and coaches associated with youth sports. They wouldn't volunteer or coach if they didn't love kids, right? That may be the problem.

Recently, Little League became the first youth league in the nation to implement a program - the Little League Child Protection Program - to eliminate pedophiles from its ranks. In 2003, the league

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Internet Security

As the uses for technology continue, thieves are increasingly using that technology to steal from people. The newest battle in credit card/identity theft is on the rise.

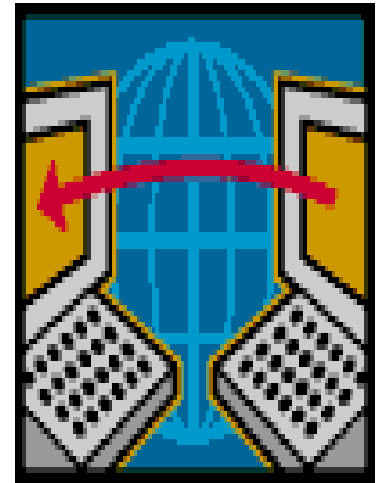
When sharing information over the internet, be aware of emails, web sites, and pop-up windows that ask you to enter confidential information (i.e., Social Security number, bank account number, User ID and Password). These

emails and web pages may appear authentic and, in some cases, almost identical to those belonging to financial institutions and businesses. In many cases, however, they are scams created by criminals trying to obtain your personal information. This fraudulent act is commonly known as "phishing." Your risk of being exposed to scams like this can be greatly reduced by taking the following

precautions:

- Never respond to an email asking you to enter confidential information such as your User ID, Password, Social Security number, etc. RHR Information Services, Inc. will never ask for such information via email. If you receive such an email

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Youth League, cont'd.

(Continued from page 1)

implemented background checks of any adult involved with Little League teams - coaches, umpires, volunteers, even concession workers.

There are more than 2.5 million children playing in more than 7,000 Little League chartered baseball and softball leagues across the US. PONY Baseball

and Softball, headquartered in Washington, Pa., recommends background checks to its leagues. PONY has about 500,000 children participating in all 50 states and 24 foreign countries.

Concerned about your local youth league? Contact the board and make sure you understand the background checks they

perform. Help keep kids safe.

If you would like information on RHR's Youth League packages please contact an RHR / SelectSmart Representative.

"More than 89,000 children were victims of sexual abuse in 2002."

System Upgrade: Security Enhancements

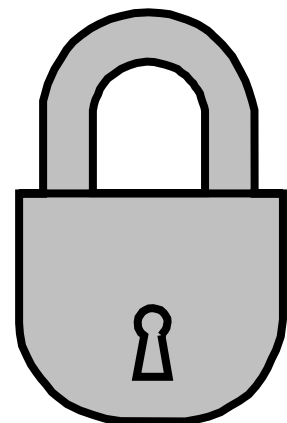
RHR Information Services, Inc. always makes security of your information a top priority. With the recent rise in thefts we have taken additional steps to protect you and your data.

We have created an area on our website devoted solely to secu-

rity and best practices in security. When logged on, simply click the security button. This area allows users to change their password at anytime. RHR will periodically force users to change their passwords. An additional enhancement allows

primary users to set up secondary users with unique ID's and passwords.

If you have any questions on how to best utilize these enhancements, please contact your RHR Representative.



Many states passing Identity Theft Bills

Many state legislative committees are working on identity theft bills. Many of the bills will call for increased penalties for data thieves and require companies to notify customers immediately when personal information is stolen.

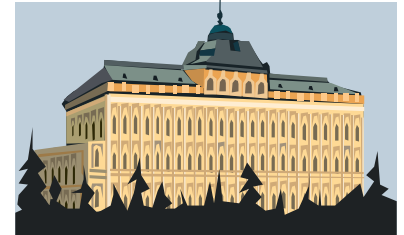
The controversial element of “credit freezes” has been left out of some of these state legislative bills. One representative said “We want to move a piece of

legislation that has components where everyone is in agreement, and then continue to work on those more controversial issues.” Credit freezes prevent identity thieves from opening unauthorized lines of credit by requiring the credit agencies to receive express permission from a consumer to release data. California has allowed their consumers to use the credit freeze since 2003. New Jersey recently passed an

identity theft bill that included credit freezes.

Some states’ bills allow the credit agencies to charge the consumer to put a freeze on the bill. Californians can be charged up \$10 every time they freeze or unfreeze their account.

Find out what bills your state has passed and utilize the tools they offer to protect your identity from thieves.



The Use of Credit Reports in Hiring

Many job applicants are finding that employers require pre-employment credit reports before they hire. For many companies, a credit report has become a screening tool to evaluate a candidate and exercise due diligence in the hiring process. But for the applicant, looking at their credit report can feel like an invasion of privacy or a violation

of their rights. However, job applicants have substantial protection concerning the use of credit reports for employment purposes. In fact, an employer cannot obtain a credit report without the applicant’s written permission and cannot use it to deny the applicant a job until the applicant has had a chance to review it.

Employers seek credit information on applicants for a variety of reasons. Some employers utilize a credit report to verify that an applicant is responsible and reliable or to confirm identity. Others are concerned about hiring people that cannot manage their own affairs, or whose monthly debt payment is too high for the

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“For many companies, a credit report has become a routine screening tool.”

Security, cont’d.

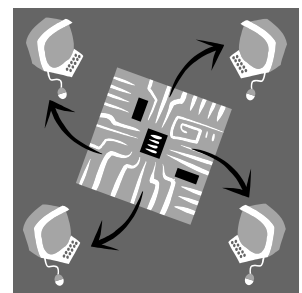
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- associated with RHR, please contact us immediately.
- Never send confidential information over the internet unless you have verified

that the web site is legitimate. For questions about the legitimacy of a web site, contact the company by phone.

- Never share your user ID and password with anyone.

- Make sure your internet browser is up to date and all security patches have been installed.



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The Right Path to the Right People.



At RHR Information Services
on August 24th from
11:30 - 1:00
Ask your RHR Rep
for details

Disclaimer: This newsletter has been developed for informational purposes only for use by the customers of RHR Information Services, Inc., and should not be relied upon as definitively accurate. Due to the complex nature of employment law, we strongly suggest that you work closely with legal council when making employment related decisions.

Credit Reports, cont'd.

(Continued from page 3)

salary involved. Many employers limit credit reports to management or executive positions, or to positions that have access to cash, assets, a company card or confidential information.

Because of the potential for errors on credit reports, applicants have the right to review a report before it is used to affect employment adversely. Although credit bureaus make efforts to be accurate, the reports are based on millions of pieces of data assembled by human beings and computers from sources all over the United States, and mistakes are al-

ways possible.

If a job applicant's history comes back with negative information, the employer is responsible for allowing the applicant to review the information and dispute incorrect information before a decision regarding employment is made.

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