



# Vancouver Chapter

## CONTACT NUMBERS FOR THE 2010 BOARD OF DIRECTORS

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Pat McDowell	604 885 7083
Russ Lefler	604 214 4893
Rosanne Terhart	604 697 5286
Linda Murray	250 755 6988
Jean Michel	604 682 1562

## VANCOUVER CHAPTER COMMITTEES

Following are the Chairs and committee members for each committee as agreed at our first board meeting of the new year.

### ETHICS

*Jim Blatchford*

### MEMBERSHIP/OUTREACH LIAISON

*Rosanne Terhart  
Colin Parcher  
Pat McDowell*

### PROFESSIONAL DEVELOPMENT AND TRAINING

*Kim Marsh  
Colin Parcher*

### NEWSLETTER

*Pat McDowell  
Karrie Kaszczuk  
Russ Lefler*

### WEBSITE

*Russ Lefler  
Pat McDowell*

### PAST PRESIDENT

*Linda Murray*

### RECORDING SECRETARY

*Jean Michel*

We are always looking for help with the various committees. Committee members do not have to be members of the board, so let us know if there is an area where you would like to help out. Contact the committee chair directly or send an email to:

[information@cfevancouver.com](mailto:information@cfevancouver.com)

## PRESIDENT'S REPORT

Experiencing an Olympics first hand is a once in a life time event, if you are lucky, and as expected; the City of Vancouver put on a spectacular display. But as with all good things, the 2010 Winter Olympic Games have come to an end and we must now get back to grinding it out and dealing with our responsibilities in life.

The Canadian CFE annual conference will soon be upon us and if you have not already registered, we urge everyone to give consideration to attending. There is a good mixture of presenters covering interesting topics, the Sheraton Wall Centre is a wonderful venue and the whole thing is happening right here in our own back yard. This is actually quite a feat, considering that historically this event has only ever been hosted by Toronto. It took considerable efforts to wrestle the annual event away, giving Vancouver the opportunity to host every second year, and it would be unfortunate to squander the chance we've been given.



In addition to the numerous great regular sessions slated, the Edmonton, Calgary, Saskatchewan and Vancouver Chapters have all agreed to provide funding for a networking session which contributes towards making this event a rewarding experience where we can co-mingle with colleagues from different parts of the continent. In late March the board will be convening to make decisions regarding the Chapter's participation in the conference. Details will be communicated to the membership once final decisions have been made.

Coincidentally as we prepare to host the conference, which will include a breakdown of the Brost/Sorenson Ponzi scheme by RCMP Superintendent Eric Mattson, yet another crooked financial advisor has shown up in the news this week. Former Victoria investment adviser Ian Thow pleaded guilty Monday in Vancouver Provincial Court to defrauding 20 investors out of \$10 million. Thow was sentenced to nine years in prison, which is two years more than the prosecution and defense counsels jointly recommended as part of a plea agreement. In an unexpected turn of events, Vancouver Provincial Court Judge Jocelyn Palmer decided that a 2004 amendment increasing the maximum sentence for fraud from 10-14 years was applicable in this case, warranting the additional time.

In the end Mr. Thow will be eligible for parole after completing one sixth of his sentence meaning he will be incarcerated for approximately 26 months. This is getting tough on crime Canadian style. Maybe we don't need to send people away for eternity as they do in the USA but there needs to be a reasonable deterrent. I would suggest nine years would be appropriate in this case had Thow not received double credit for time served prior to the conviction, resulting in him only having to do one sixth of his sentence. This is much too lenient, at least in my opinion. Kudos goes to the Integrated Market Enforcement Team for presenting a strong enough case to warrant a guilty plea. That is not an easy task given the system in Canada.

On a brighter note, I look forward to seeing many of you at the monthly luncheon where we can share some of our Olympic stories. ■

*Kim Marsh CFE  
President, Vancouver Chapter*



## UPCOMING EVENTS

### MONTHLY LUNCHEON

Our monthly luncheons are held, unless otherwise indicated on the fourth Wednesday of each month. The Hornby Banquet Centre is above the Keg at Hornby and Dunsmuir, on the 3<sup>rd</sup> floor.

**When:** Wednesday, March 24<sup>th</sup>, 2010

**Time:** 12:00 Noon

**Speaker:** Kim Clark of CIBC (see his biography on page 3)

**Topic:** Lender Due Diligence

**Where:** Hornby Banquet Centre  
595 Hornby Street,  
Vancouver

**Price:** \$20 members and students,  
\$30 for non-members

Contact Jean Michel to register today, send email to:

Visa™ and MasterCard™ accepted.

## PD OPPORTUNITIES

### CANADA

#### **2010 ACFE CANADIAN FRAUD CONFERENCE**

**Vancouver BC May 2-5, 2010 (see pricing and registration information at the end of this document.)**

### USA

#### **GET S.M.A.R.T. Training**

- Advanced Internet and social network investigations
- 8 hour certificate for C.E.U.s
- Locate assets, uncover intelligence
- Learn about free resources online for due diligence and background investigations
- Behind the scenes investigations into closed social network accounts
- Use of eBay and other online auction sites for investigations

**Union County NJ, March 26, 2010  
Green Bay WI, April 20, 2010**

[Continued ►](#)

## APRIL SPEAKER PREVIEW

### **Neville Le Page, American Express Trends in Payment Card Crime**

Interpol's six priority crime areas include: drugs and criminal organizations, fugitives, public safety and terrorism, trafficking in human beings, corruption, and financial and high-tech crime. One of its chief initiatives under 'new technologies' in financial and high-tech crime is its focus on payment card fraud.

To bring this matter closer to home, Canada was recently rated as the country second highest in the world in a statement by the Canadian Banker's Association for use of debit cards as the preferred method of payment. For this reason among others, the RCMP have noted a significant increase in payment card skimming and counterfeiting schemes within the Lower Mainland and across Canada. Considering this, the timing of our April speaker's visit seems perfectly timed.

American Express' Neville Le Page will be joining us to share his presentation, 'Trends In Payment Card Crime'. Mr. Le Page's insights on fraud come from his broad background in fraud prevention and law enforcement. A 20-year RCMP veteran, Neville worked for five of those years combating fraud in Commercial Crime, four with the Burnaby detachment in Fraud, and two in I/C Crime Prevention at the North Vancouver detachment. Since retiring from the RCMP in 1998, Neville has investigated credit card crime for TD Bank, the Canadian Imperial Bank of Commerce and American Express. In addition he developed, and for 12 years taught BCIT's 'Financial Crime Investigative Techniques' course. Neville is an Associate Member of the ACFE, as well as a member and former President of Canada Pacific IAFCI Chapter.

Neville's presentation will focus on the following:

- providing examples of how technology has changed historical methods of magnetic stripe data compromise,
- explaining what these changes mean for merchants,
- providing examples of current fraud spend methods. ■

*Prepared by Karrie Kaszczuk, Editor*

## REGULATORY UPDATE

### **Significant Competition Act Changes**

In 2009 Canada made significant amendments to its competition and foreign investment laws, including introduction of a 'per se' criminal offence for conspiracies and emulation of aspects of the US pre-merger notification system. The Competition Bureau engaged in numerous consultations and adopted new policies in response to the new legislation. It continued an active enforcement agenda to combat both domestic and international cartels, as well as deceptive and misleading advertising, and used its enhanced merger review powers in a handful of significant transactions. Some highlights from 2009 are as follows:

- The government passed the most significant amendments to the Competition Act since its enactment in 1986, including:
  - a new 'per se' criminal offence for conspiracy (Section 45) and a new reviewable practice for agreements among competitors (Section 90.1) that will come into effect on March 12 2010;
  - a new US-style two-stage (second request) process for merger reviews;
  - increased thresholds for pre-merger notification; and
  - the decriminalization of pricing practices (including price maintenance) to afford firms greater flexibility in dealing with their customers.
- The bureau issued new guidelines, including the merger review process and competitor collaboration. Draft guidelines on leniency in cartel cases and abuse of dominance were also released for public comment.

[Continued ►](#)

## PD OPPORTUNITIES

*continued*

**MORTGAGE FRAUD**  
Indianapolis IN, April 8,9, 2010

**FINANCIAL INSTITUTION FRAUD**  
Atlanta GA, April 8,9 2010

**CFE EXAM REVIEW COURSE**  
Austin TX, April 12-15, 2010

**HOW TO TESTIFY**  
Los Angeles CA, April 26, 27, 2010

**CONDUCTING INTERNAL INVESTIGATIONS**  
Boston MA, May3, 4, 2010

**DIGITAL FORENSICS TOOLS & TECHNIQUES**  
Houston TX, May 13, 14, 2010

**CFE EXAM REVIEW COURSE**  
New York NY, May 24-37, 2010

**PRINCIPLES OF FRAUD EXAMINATION**  
Austin TX, June 7-10, 2010

**PROFESSIONAL INTERVIEWING SKILLS**  
Kansas City MO, June 14,15, 2010

**INTERVIEWING TECHNIQUES FOR AUDITORS**  
Las Vegas NV, June 17, 18, 2010

**COMBO COURSE:**  
▪LEGAL ELEMENTS OF FRAUD EXAMS  
▪HEALTHCARE FRAUD  
Baltimore MD, June 28-30, 2010

**21<sup>st</sup> ANNUAL ACFE FRAUD CONFERENCE & EXHIBITION**  
Washington DC, July 25-30

### INTERNATIONAL

**2010 ACFE EUROPEAN FRAUD CONFERENCE**  
London UK April 11-13, 2010

For more information and registration details, go to [www.acfe.com](http://www.acfe.com). Click on **Training & Events**, and then **Calendar of Events** to see all the options available. ■

**Remember, our monthly luncheons are a painless way to earn CPE credits!**

## REGULATORY UPDATE (continued)

- The Competition Tribunal issued a key decision clarifying the scope of refusal to deal under Section 75.
- Firms made strategic use of the act to prevent competitors from making misleading comparative product claims.
- Several Canadian court decisions were issued that could change the landscape for private competition class actions.

For more information on these and other Competition Bureau initiatives, go to [www.competitionbureau.gc.ca](http://www.competitionbureau.gc.ca)

*Prepared by Karrie Kaszczuk, Editor*

## MARCH SPEAKER BIOGRAPHY

**Kim MJ Clark**  
Manager, CIBC Corporate Security  
Western Canada

Kim Clark is presently Manager, CIBC Corporate Security for Western Canada responsible for both internal and external corporate investigations as well as physical security for the Bank and its assets in the Region. Prior to coming to CIBC he worked in a similar role with Bank of Montreal and was very active with Canadian Banker's Association and BC Association of Chiefs of Police leading and developing proactive industry initiatives dealing with Bank Robbery. During this tenure he also developed and implemented numerous internal and external training initiatives for staff and law enforcement personnel relating to debit and credit card fraud.

Just prior to joining the Banking world Kim was the Project Leader for the RCMP relocation initiative compiling financial and operational data instrumental in having Federal Treasury Board approve the new RCMP Headquarters building relocation and construction. During this process he lead the team of consultants that designed and implements new accommodations models that became part of the design concept for the new building.

In 2002, Kim retired from the Royal Canadian Mounted Police after a 29 year career serving in many locations across Canada. As a senior officer of the Force he most recently managed Integrated Proceeds of Crime Sections in Vancouver and Fredericton New Brunswick. These roles were preceded by numerous investigative postings in Commercial Crime Sections in Ottawa, Prince George and Vancouver and Montreal.

Before retiring, Kim acted as President of a Society that hosted a very successful International Money Laundering and Financial Crime Conference in BC. He further co-developed financial crime and anti money laundering training initiatives with several US Federal Law Enforcement Agencies as well as other foreign police and government agencies in Thailand, China, Taiwan and Africa. Kim is presently and active member of the Association of Certified Fraud Examiners and a past Director of the local Vancouver Chapter.

Kim enjoys his time away from the office in his workshop and is an old-school cabinet maker and an avid motorcycle rider who enjoys weekends off on road trips with his wife and friends.

Kim will be speaking on "Lending Due Diligence – Red Flags and trends". "After 36 years of fraud investigations I have seen hundred of schemes, the mediums change but the fraudsters still follow the same patterns. There will be 'deceit, falsehood or other fraudulent means', our job is to identify them." ■

**THE MAY 2-5, 2010 ACFE CANADIAN FRAUD CONFERENCE AT THE VANCOUVER WALL CENTRE IS NOT TO BE MISSED! SEE YOU THERE!**



## FIND A FRAUD EXAMINER

The Vancouver Chapter website [www.cfevancouver.com](http://www.cfevancouver.com) has a section called **Find a Fraud Examiner** where members in private practice or those willing to take outside jobs can advertise.

If you are a CFE and a current member of the Vancouver Chapter of the Association of Certified Fraud Examiners and you would like your name and contact information on our website, please send the following information to us at [website@cfevancouver.com](mailto:website@cfevancouver.com) and put **'Find a Fraud Examiner'** in the subject line.

Name:  
Professional Designation(s):  
Title:  
Company:  
Address:  
Telephone #:  
Fax:  
Cell Phone #:  
Email:  
Website:  
Specialty or Area(s) of Practice: \*

\* For instance, *Forensic Accounting, Risk Consulting, Investigation, Employment Law, etc.* We can also accept a short narrative description of your services.

Note that other than name, each of these fields is entirely optional.

## APRIL LUNCHEON

Due to the proximity of the ACFE Canadian Conference on May 2-5<sup>th</sup>, 2010, the Board of Directors decided to move the April luncheon a week ahead from the 28<sup>th</sup> to the third Wednesday of April, 21, 2010.

Please mark your calendars for April 21, 2010, noon at the Hornby Banquet Hall. Our speaker will be Neville Le Page from American Express, and he will be speaking about **'Trends in Payment Card Crime'**. See a preview of his subject and his bio on page 2, above.

See you there! ■

## CO-OP STUDENTS AVAILABLE – SFU

### Hire a Student

SFU Business school has one hundred accounting students ready and able to help your businesses for up to eight (8) months from May to August, 2010. They can be used to backfill vacations or complete special projects. The process is simple, free and salaries range from \$2,000 to \$2,600 + per month depending on the work term involved.

Contact Tanya for more information and to register. ■

Tanya Behrisch, MA  
Coordinator, CMA Marketing Specialist  
Business Cooperative Education  
Simon Fraser University

<http://www.sfu.ca/bus-coop/> email: [behrisch@sfu.ca](mailto:behrisch@sfu.ca)  
P: 778.782.6897 / F: 778.782.5922

## RECENT FRAUD FINDINGS

### Fraud in the CRA

In December the CRA fired two of its team leaders of the CRA audit division, Antonio Girardi, 45, of Anjou, and Antonio Furguele, 41, of LaSalle, Quebec. The CRA is seeking nearly \$250,000 from each man in taxes, penalties and interest, and has placed liens on at least four apartment buildings owned by these men.

The CRA further claims that these men helped hide \$1.7m partly derived from a company that was formed solely to reduce taxes for a ceramics company in Anjou, as well as two other companies controlled by construction magnate Antonio Accurso. This case is an offshoot of a City of Montreal investigation that led them to cancel a water meter contract.

One of the chief complications is that both Girardi and Furguele are considered experts in how to hide assets from the government. This made attaching their properties at the outset a key consideration. ■

*Our thanks to the Montreal Gazette and Crime Reporter Paul Cherry*

### Earl Jones gets 11 Years!

Disgraced Montreal financial planner Earl Jones plead guilty to two counts of criminal fraud for running a \$50 ponzi scheme and was sentenced to eleven years per a joint recommendation from the Crown and defence. He admitted that he never invested a cent of the money he collected from his "clients".

So far some monies have been recovered through the liquidation of Jones' assets, and it has gone to satisfy creditors, but the authorities have been unable to recover any investors' assets.

The investors who were defrauded are now filing a civil suit against the financial institutions that did business with Jones. This is a novel approach and we will stay tuned to see the outcome. ■

*Thanks to The Canadian Press*

**Have a look at the next few pages; we are attaching pricing and registration information regarding the ACFE Canadian Fraud Conference being held here in Vancouver May 2-5, 2010.**



Association of Certified Fraud Examiners

## ASSOCIATION OF CERTIFIED FRAUD EXAMINERS

World Headquarters • The Gregor Building  
716 West Ave • Austin, TX 78701-2727 • USA  
Tel: (800) 245-3321 / +1 (512) 478-9000 • Fax: +1 (512) 478-9297  
E-Mail: [info@ACFE.com](mailto:info@ACFE.com) • Web: [www.ACFE.com](http://www.ACFE.com)

Please use the following checklist and pricing sheet when collecting registrations.  
**Remember, the deadline is April 16<sup>th</sup>.**

### Chapter Name:

- Notify your chapter membership (this offer is for individual chapters, not a group of chapters)
- Collect registration and payment
- Submit registrations and payments to Jeff Kubiszyn at ACFE Headquarters

### Pricing breakdown

#### Full Conference (USD)

	ACFE chapter member	Affiliate
Three registrants	\$1,195	\$1,395
Five registrants	\$1,095	\$1,295
Ten or more	\$995	\$1,195

#### Main Conference (USD)

	ACFE chapter member	Affiliate
Three registrants	\$775	\$975
Five registrants	\$725	\$925
Ten or more	\$675	\$875

### ACFE mailing address

ACFE  
The Gregor Building  
Attn: Jeff Kubiszyn  
716 West Avenue  
Austin, TX 78701  
USA

# 21<sup>st</sup> Annual ACFE Fraud Conference and Exhibition

July 25-30, 2010 | Gaylord National | Washington, D.C.

**UNITED**  
IN THE FIGHT

## SECTION 1: ATTENDEE INFORMATION

Name (first, last) <input type="checkbox"/> Dr. <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms.		E-Mail Address	
Name on Badge (e.g. James or Jim)		Phone	Fax
ACFE Member ( <input type="checkbox"/> Yes <input type="checkbox"/> No)? If Yes, Member #	Other Designations (CPA, etc.)	Address: <input type="checkbox"/> Home <input type="checkbox"/> Business	
Company			
Title		City	State/Province
		Zip/Routing/Postal Code	
Country			

**Please indicate any special needs:**  
**Dietary:**  Vegetarian  Kosher

**Physical:**  Please check here if you require special accommodations to participate and e-mail a description of your needs by June 21, 2010 to [events@ACFE.com](mailto:events@ACFE.com). After June 21, 2010 we cannot guarantee we can accommodate your request.

## SECTION 2: MEMBERSHIP OFFER — Join now and save on registration fees!

<p><b>Attention Non-Members:</b> Sign up today for a one-year ACFE membership and save on registration fees for the Conference.</p> <p><input type="checkbox"/> Yes, I would like to join the ACFE, please accept my application. When registering for the conference, I will choose member rates.</p> <p><input type="checkbox"/> No, I do not wish to join the ACFE at this time and will pay the non-member conference registration fees.</p>	<p><b>Membership Dues</b></p> <p><input type="checkbox"/> Associate (US/Canada) ..... US \$125</p> <p><input type="checkbox"/> Educator Associate* (US/Canada) ..... US \$25</p> <p><input type="checkbox"/> Student Associate** (US/Canada) ..... US \$25</p> <p><b>For other country fees, visit <a href="http://www.ACFE.com">www.ACFE.com</a></b></p>
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**SECTION 2 TOTAL: US \$** \_\_\_\_\_

Have you ever been convicted of a felony or misdemeanor involving moral turpitude ("moral turpitude" means an offense that calls into question the integrity or judgment of the offender, such as fraud, bribery, corruption, theft, embezzlement, solicitation, etc.)?  Yes  No If so, please describe (attach written statement if necessary):

**New Members Only:** I certify that the above is true and correct to the best of my knowledge. Falsification of any information on this application is grounds for denial or revocation of membership. If this application is accepted, I agree to abide by the Bylaws and Code of Professional Ethics of the Association of Certified Fraud Examiners. Membership is a privilege and not a right. Qualifications are established by the Board of Regents, whose decisions are final. I consent to the storage of my personal data in ACFE's offices in the United States, in its regional offices, and by its local chapters.

Signature \_\_\_\_\_ Date \_\_\_\_\_

SECTION 3: REGISTRATION PACKAGES	Early Registration <sup>†</sup> by April 26, 2010	Advanced Registration <sup>†</sup> by May 17, 2010	Standard Registration after May 17, 2010	Government Pricing
<input type="checkbox"/> <b>FULL CONFERENCE PACKAGE (July 25-30)</b> Includes the Main Conference and  Pre-Conference: <input type="checkbox"/> TBD <input type="checkbox"/> TBD  Post-Conference: <input type="checkbox"/> TBD <input type="checkbox"/> TBD <input type="checkbox"/> TBD	ACFE Members: US \$1,295  Non-Members: US \$1,495	ACFE Members: US \$1,395  Non-Members: US \$1,595	ACFE Members: US \$1,495  Non-Members: US \$1,695	ACFE Members: US \$1,275  Non-Members: US \$1,475
<b>INDIVIDUAL EVENT PACKAGES</b> <input type="checkbox"/> Pre-Conference Only (July 25) <input type="checkbox"/> Fraud Prevention in Difficult Economic Times <input type="checkbox"/> The Fraud Examiner as an Expert Witness	N/A	N/A	ACFE Members: US \$350  Non-Members: US \$450	N/A
<input type="checkbox"/> Main Conference Only (July 26-28)	ACFE Members: US \$875  Non-Members: US \$1,075	ACFE Members: US \$945  Non-Members: US \$1,145	ACFE Members: US \$1,095  Non-Members: US \$1,295	ACFE Members: US \$825  Non-Members: US \$1,025

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SECTION 3: REGISTRATION PACKAGES (cont.)	Standard Registration (after May 17, 2010)	
<input type="checkbox"/> Post-Conference Only (July 29-30) <input type="checkbox"/> TBD <input type="checkbox"/> TBD <input type="checkbox"/> TBD	ACFE Members: US \$695	Non-Members: US \$845
<b>COMBO EVENT PACKAGES</b> <input type="checkbox"/> Option 1: Main and Pre-Conference (July 25-28) <input type="checkbox"/> TBD <input type="checkbox"/> TBD	ACFE Members: US \$1,175	Non-Members: US \$1,375
<input type="checkbox"/> Option 2: Main and Post-Conference (July 26-30) <input type="checkbox"/> TBD <input type="checkbox"/> TBD <input type="checkbox"/> TBD	ACFE Members: US \$1,395	Non-Members: US \$1,595

TEAM REGISTRATION PACKAGES	Register with 3 or more***	Register with 5 or more***	Register with 10 or more***
<input type="checkbox"/> <b>Option 1:</b> Full Conference (July 25-30)	ACFE Members... US \$1,195 Non-Members..... US \$1,395	ACFE Members... US \$1,095 Non-Members..... US \$1,295	ACFE Members... US \$995 Non-Members..... US \$1,195
<input type="checkbox"/> <b>Option 2:</b> Main Conference (July 26-28)	ACFE Members... US \$775 Non-Members..... US \$975	ACFE Members... US \$725 Non-Members..... US \$925	ACFE Members... US \$675 Non-Members..... US \$875
<b>SECTION 3 TOTAL: US \$ _____</b>			

**SECTION 4: NETWORKING EVENTS**

**Attendee Networking Reception**  
 Tuesday, July 27 • 5:30 - 8:00 p.m. • TBD  
 Pre-register and pay for tickets (before conference): \$55 per person • Tickets at Conference: \$75 per person<sup>1</sup>

\_\_\_\_\_ x \$55 = \_\_\_\_\_  
 (# of attendees) **(Section 4 total)**

Enjoy drinks and light hors d'oeuvres while building your professional and social network at the Attendee Networking Reception. This event provides a great opportunity to meet new colleagues and potential clients and customers, as well as catch up with old friends in a relaxed, social setting.

**GRAND TOTAL SECTIONS 2, 3 AND 4: US \$ \_\_\_\_\_**

**SECTION 5: METHOD OF PAYMENT**

Charge my (Check one. Cards charged in US dollars) \_\_\_\_\_ Card Number \_\_\_\_\_

Cardholder Name (as shown on card) \_\_\_\_\_

Expiration Date (month/year) \_\_\_\_\_ V-Code (on back/front of AMEX) \_\_\_\_\_

Billing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip/Postal Code \_\_\_\_\_

Country \_\_\_\_\_

Signature \_\_\_\_\_

- US dollar check or money order enclosed (payable to the ACFE)
- Please bill me (must be paid prior to the event)\*\*
- Purchase order (Govt. and educational institutions only. Include a copy of PO)
- Wire transfer (contact the ACFE for banking details). Reference: \_\_\_\_\_

**TERMS AND CONDITIONS**

\*Must be employed by an institution of higher learning, as an educator, as the primary means of employment.

\*\*Undergraduate students must be enrolled for at least 9 semester hours. Graduate students must be enrolled for at least 6 semester hours. Proof of current enrollment in a university is required.

**Payment** — Full payment is required in order to receive early registration discounts. You will receive your conference bag, course materials, name badge, event tickets (if registered) and any other event related materials on site at the registration area. Event fees do not include travel, lodging, incidentals and other meals.

**Group/Team Discounts** — Groups discounts are made available to groups of 3, 5, 10 or more registering together. To receive a registration fee discount for your team, all group members must register and submit payment at the same time.

<sup>1</sup>The Attendee Networking Reception ticket price of \$55 per person is only valid if registered and paid for before the conference. Ticket price at conference is \$75 per person.

**Cancellation Policy** — Our cancellation policy is intended to keep costs low for attendees. Due to financial obligations incurred by ACFE, Inc. you must cancel your registration prior to the start of the event. Cancellations received less than 14 calendar days prior to an event start date are subject to a \$100 administrative fee. No refunds or credits will be given for cancellations received on or after the start date of the event. Those who do not cancel and do not attend are responsible for the full registration fee. Terms and conditions are subject to change without notice. Visit [www.ACFE.com](http://www.ACFE.com) for the latest updates.

**Guests** — All guests must register to attend any function and must be 21 years or older to attend any of the social events.

**Education Session Selection** — Registered attendees will be notified to select their educational sessions once the sessions have been finalized.

ACFE<sup>SM</sup>

Association of Certified Fraud Examiners

WORLD HEADQUARTERS  
 THE GREGOR BUILDING  
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 Austin, TX 78701-2727 USA  
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