

President's Notes

by Daniel Porter, CFE



December is upon us again but it feels much more like November or October. This is the time of year when we bless others with our time, our thoughts, our good cheer, and our financial blessings. As always, the Chapter's December luncheon is open only to members and is free. We will not have a speaker and will not provide CPE. However, we will have good food and good times.

In the past, we have collected food items at the luncheons for Second Harvest Food Bank, but it became difficult to transport several hundred pounds of food. Consequently, we will be accepting **ONLY** monetary donations for Second Harvest Food Bank.

As you go about your shopping I have a few gift suggestions: ***To your enemy, forgiveness. To an opponent, tolerance. To a friend, your heart. To a customer, service. To all, charity. To every child, a good example. To yourself, respect.***

I pray that we all remember that *Christmas is not a time or a season but a state of mind. To cherish peace and good will, to be plenteous in mercy, is to have the real spirit of Christmas. If we think on these things, there will be born in us a Savior and over us will shine a star sending its gleam of hope to the world.*

As for me, I pledge to *honor Christmas in my heart, and try to keep it all the year and*

wish *tidings of comfort and joy* to you and yours.

Please visit our website for a calendar of chapter events. I look forward to seeing you at the December Social.

New Luncheon Fee Schedule

The Chapter Board adopted a new luncheon pricing schedule. Please review the luncheon fees below, which are now in effect.

Adopted Policy @ \$21.09 per plate cost		
	Luncheon Fee	Chapter Cost
Member w/ Reservation	\$10.00	\$11.09
Member w/o Reservation	\$20.00	\$1.09
Member No-Show	\$20.00	\$1.09
Non-Member w/ Reservation	\$15.00	\$6.09
Non-Member w/o Reservation	\$20.00	\$1.09
1 st Time Visitor	Free	\$21.09

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Luncheon Information

Our 2011 – 2012 CFE luncheons will be held at the Scarritt Bennett Center located at 1008 19th Avenue South in Nashville. You will find this year's calendar below. All luncheons will begin at 11:30am. The luncheon dates this year are:

Thursday, December 15, 2011 (Social)

No January Luncheon – Free Day of Training

Thursday, February 2, 2012 with AGA

No March Luncheon – Fraud Conference

Thursday, April 19, 2012

Thursday, May 17, 2012

Thursday, June 14, 2012 (Social)

Please review the calendar on page 8 for all Middle Tennessee Chapter Events.



**Merry Christmas
and Happy New Year from the
Middle Tennessee
ACFE Board Members!!**

December Social

****** CHAPTER MEMBERS ONLY!******

The December meeting of the Middle Tennessee Chapter, ACFE, will be held on December 15, 2011 at 11:30am at the Scarritt Bennett in the Raintree Room.



Please remember that this is a social meeting, and that there will be no program and no CPE.

This is an opportunity for fellowship and networking! The December Social is for Members Only and everyone is invited to come and have a good time. No guest reservations will be accepted.

The Chapter is asking members to donate their normal \$10 luncheon fee to Second Harvest Food Bank. This year, we will only be accepting monetary donations – no food items will be taken up this year. More information regarding the Second Harvest Food Drive is provided below.

YOU MUST MAKE A RESERVATION online at the link below. The reservation policy is still in effect, in that if you register past the deadline (COB Friday, December 9, 2011) you will be charged \$20, and if you fail to make a reservation and show up at the door, you will be charged \$20. No guest reservations will be accepted.

https://docs.google.com/a/middletennesseecfe.org/spreadsheets/viewform?hl=en_US&formkey=dHoyYWWjTnZWaHgZU3JCSG1fbFBtOGc6MQ#gid=0

Reservations for the luncheon have to be made by COB Friday, December 9th.

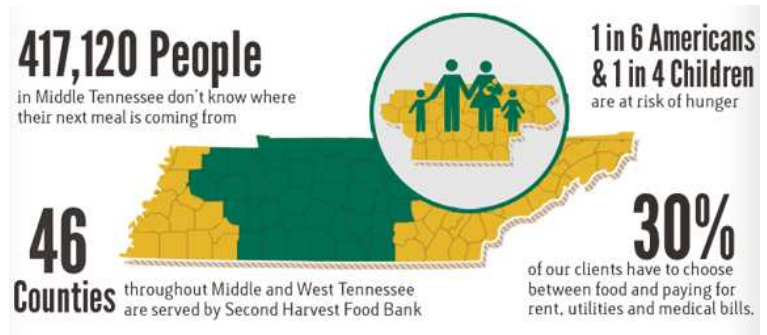
Second Harvest Food Bank



Second Harvest Food Bank of Middle Tennessee opened its doors in 1978 with commitment from several community leaders. The purpose of the organization was to provide a central distribution center for companies, groups and individuals who wished to help provide food for hungry people in Middle Tennessee. Second Harvest's mission is to feed hungry people and work to solve hunger issues in our community.

Modeled after the first food bank established in Phoenix in the mid-1970s, Second Harvest was designed to collect food that would otherwise be wasted, inspect and sort this food, and distribute it to soup kitchens, pantries, and shelters serving the hungry. During the first year, this process resulted in a total distribution of 160,000 pounds of food to 75 member agencies.

Today, Second Harvest Food Bank of Middle Tennessee is one of the largest and most comprehensive of over 200 food banks and food distribution centers nationwide. During the 2009/2010 fiscal year, Second Harvest distributed more than 53.3 million pounds of food to hungry men, women and children.



Second Harvest's vision of ending hunger is more important than ever. Hunger is a big problem, and we need everyone's help to solve this issue. According to the USDA, an estimated 49 million Americans are at risk of hunger, and almost 14 million U.S. children under 18 are food insecure. One in five children in the state of Tennessee are food insecure, and in Middle Tennessee alone, 31 percent of the people Second Harvest serves are children.

The Middle Tennessee Chapter ACFE is asking each member who attends the December meeting to donate their regular \$10.00 luncheon fee to Second Harvest Food Bank.

\$1 = 4 MEALS

Every Chapter Member is challenged to take what they would have paid for lunch (i.e. \$10) and make a check payable to the 2nd Harvest Food Bank

Let's all work together to Help End Hunger!

2012 Free Day of Training

The 2012 CFE Free Day of Training will be held on Tuesday, January 24, 2012 from 8:30am - 5:00pm in the TN Room of the William R. Snodgrass, TN Tower located at 312 Rosa L. Parks Ave, Nashville, TN.

Fraud– Finding it, Documenting it and Reporting it

Presented by Allen F. Brown, CPA, CFE

The purpose of this class is to expose the participants to several types of fraud schemes that may be committed, how they were committed, how they were discovered and investigated. This will be done by using examples of real frauds that were investigated by the instructor. The participants will be provided with information related to specific frauds and be allowed to determine how they would investigate, document and report the issues. In addition, for each type of fraud scheme the participants will discuss how the fraud could have been prevented or discovered timely.

The class will conclude with a discussion focusing on how to report what you found during your investigation.

1. Why do people commit fraud	8:00 – 10:00
2. Getting the investigation started	
Break	10:00 – 10:20
3. Altered document schemes	10:20 – 12:00
4. False billings for services	
Lunch	12:00 – 1:00
5. Substitution scheme	1:00 – 2:30
6. Kickback Schemes	
Break	2:30 – 2:45
7. Register Schemes	2:45 – 3:45
8. Payroll Schemes	
9. Looking at Documents vs. Examining Documents	
Break	3:45 – 4:00
10. Putting the work together	4:00 – 5:00
11. Preparing the report	
12. Concluding discussion of ideas and issues	

To register for the 2012 CFE Free Day of Training, please register online at:

https://docs.google.com/a/middletennesseecfe.org/spreadsheet/viewform?hl=en_US&formkey=dHZoc3BxU01yWDF0Z1dLUFImRXBhRFE6MQ#gid=0

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November Luncheon Meeting Pictures



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Library News- Books Abound!



The library is located on the 9th Floor of the Andrew Jackson Building in downtown Nashville. Don't forget to check with your CFE library when you need guidance on how to tackle a current issue in your organization! If you are interested in checking out a book contact Suzanne (Suzanne.Smotherman@tn.gov or 615-253-2020) or Britt (Britt.Wood@acl.com or 615-974-8814)! Arrangements can be made for pick up and return of materials at our meetings. In an emergency, we can find another way, but it may cost you for special handling. If you are interested in earning chapter points, sign up to write a review (1 point) or article (2 points) on the book you check out and read! For a full list of resources available, visit the 'Members Only' section of www.middletennesseecfe.org.

--Attention Members-- Information regarding 2011 Memberships Renewals

Our records show that many memberships in the Middle Tennessee Chapter of the Association of Certified Fraud Examiners are up for renewal on December 31, 2011. If you would like to renew your membership with the Middle Tennessee Chapter, you have two options.

Option 1: Three year membership

Membership renewal for three years beginning January 1, 2012, thru December 31, 2014, \$50.00

Option 2: One year membership

Membership renewal for one year beginning January 1, 2012, thru December 31, 2012, \$25.00

To renew, please fill out a renewal form that can be found on the Chapter website, and return it with your chapter membership dues for the Middle Tennessee Chapter by mail or submit the form and dues to the Chapter Treasurer, Mark Ingram, at one of our functions. If we do not receive your membership renewal by December 31, 2011, your name will be dropped from our membership rolls.

We hope you have enjoyed being a member of the Middle Tennessee Chapter and that your membership has provided you with many useful benefits and opportunities. We look forward to having you as an important part of our Chapter next year and throughout the years to come.

If you have any questions please feel free to contact me by phone or email at Paul.Lenderman@tn.gov.



Fraud News Flash

Taken from the ACFE's "The Fraud Examiner"

'Tis the Season - For Fraud

By Laura Telford

The holiday season is just getting underway -- and with it come many opportunities for fraud. Here are some of the most common schemes targeting consumers and retailers, and some tips to avoid getting hit.

Gift Card Stripping

One of the hottest targets of retail fraud is gift cards. Gift cards are attractive to fraudsters because they contain no customer information. Really, they're just like cash. One of the most common gift card scams is when a fraudster takes a pile of gift cards off a rack or shelf in a store, sneaks off to an out-of-the-way spot, and then uses a scanning device to capture the identifying information contained on gift cards -- all without ever leaving the store.

After capturing the digital information from the cards, the fraudster leaves and, either by using a computer or calling the phone number on the back of the cards, he checks the status of the cards until they have been purchased and activated by a customer. Then he intercepts and uses the card number for online purchases before the customer even has a chance to spend the money. Holiday gift cards are usually purchased well in advance of the holiday and given as a gift, which provides the fraudster with plenty of time to use the funds before the unaware recipient tries to use the card himself and discovers it has a zero balance.

Tip: To minimize your chances of inadvertently purchasing a scanned gift card, ask store employees if you can purchase a card that has not been out on the sales floor. Often, stores keep a back stock of gift cards behind the customer service desk or in a storage room, where fraudsters probably haven't been able to access them. Also, check the back of the card before purchase: if the identifying numbers or codes are easily seen without removing the card, put it back. If you can see the code, anyone can. And a quick check for signs of tampering can go a long way in making sure your gift gets into the right hands.

Debit Card Skimming

Similar to gift card stripping, debit cards can be stripped by a fraudster using a special scanner that collects the digital information from the card. The owner of the card has no idea that their information has been compromised. Often, debit card scanners are installed on ATMs and are virtually undetectable. A camera or magnetic device set up nearby captures the PIN entered by the victim. The PIN and the card number collected from the scanner give the fraudster all the information he needs. The victim is unaware his information has been compromised until he notices strange purchases made on his account.

Tip: Steer clear of non-bank ATMs and always check your statements to make sure there are no unauthorized charges.

Return Fraud

Stores often relax their return policies after the holiday season, in part to keep up with the increase in post-

holiday returns. In addition, temporary holiday staff may not be properly trained in how to detect fraudulent returns. The most common types of return fraud involve returning:

- Stolen merchandise
- Fraudulently purchased merchandise
- Used merchandise
- Merchandise using forged receipts

But employees may also be in on the scam. In a fictitious refund scheme, an employee processes a transaction as if a customer were returning merchandise, even though there is no actual return. Two things result from this fraudulent transaction. The first is that the employee takes cash from the register in the amount of the false return. For instance, if the employee processes a fictitious return for a \$100 pair of shoes, he removes \$100 from the register. The register tape will indicate that the shoes were returned, so the disbursement appears to be legitimate. The register tape balances with the amount of cash on hand because the fraudulent refund accounts for the cash that the employee stole.

The second thing that happens in a fictitious refund scheme is that a debit is made to the inventory system showing that the merchandise has been returned to the inventory. Since the transaction is fictitious, no merchandise is actually returned. The result is that the company's inventory is overstated. This might not be detected until months later, and for an employee hired on a temporary basis for the holiday season, they can get off scot-free.

Overstated Refunds

Rather than create an entirely fictitious refund, some employees merely overstate the amount of a legitimate refund and steal the excess money. For example, if a customer returns \$100 worth of merchandise, the employee might ring up a \$200 return. The employee gives the customer \$100 in return for the merchandise and pockets the remaining \$100. This will result in inventory shrinkage worth \$100.

Cash Register Schemes

SALES SKIMMING: The most basic skimming scheme occurs when an employee sells goods or services to a customer, collects the customer's payment, but makes no record of the sale. The employee simply pockets the money received from the customer instead of turning it over to his employer.

REGISTER MANIPULATION: Some employees might ring a "no sale" or another non-cash transaction to mask the theft of sales. The false transaction is entered on the register so that it appears as if a sale is being rung up. The perpetrator opens the register drawer and pretends to place the cash he has just received in the drawer, but in reality he pockets the cash. To the casual observer it looks as though the sale is being properly recorded.

FALSE DISCOUNTS: Employees with the authority to grant discounts might utilize this authority to skim sales and receivables. In a false discount skimming scheme, an employee accepts full payment for an item, but records the transaction as if the customer had been given a discount. The employee skims the amount of the dis-

count. For example, on a \$100 purchase, if an employee granted a false discount of 20 percent, he could skim \$20 and leave the company's books in balance.

THEFT OF CASH FROM THE REGISTER: A large percentage of cash larceny schemes occur at the cash register, and for good reason—the register is usually where the cash is. The register (or similar cash collection points like cash drawers or cash boxes) is usually the most common point of access to cash for employees, so it is understandable that this is where larceny schemes frequently occur. Furthermore, there is often a great deal of activity at the register, with numerous transactions that require employees to handle cash. This can serve as a cover for the theft of cash. In a flurry of activity, with money being passed back and forth between customer and employee, an employee can often slip cash out of the register and into his pocket undetected.

The most straightforward cash larceny scheme is simply to open the register and remove currency or checks. The theft is often committed as a sale is being conducted so that it appears to be part of the transaction. In other circumstances, the perpetrator waits for a slow moment when no one is around to notice him digging into the cash drawer.

Tip: Proper training of temporary holiday employees will go a long way in preventing return fraud by customers, and proper pre-employment screening of new hires may help to prevent unknowingly employing a thief.

Despite the extra fraud risk during the holiday season, with a little bit of preparation and keeping a close eye on your records, there's no reason the holidays can't be merry and bright for shoppers and retailers alike.



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Annual Conference Contest Point System

Once again, the Middle Tennessee Chapter will hold its annual contest to win an all-expense paid trip to next year's conference. You can earn points to compete for the trip according to the following schedule. This year, Britt Wood (Britt_Wood@acl.com) will be tracking the points earned. Please submit your points to her as you earn them to be sure you are appropriately credited. Points earned from this point forward will be for the 2012 trip.

<u>Category</u>	<u>Points</u>
Attending Monthly Chapter Meeting	1 point per meeting
Publish Article in Chapter Newsletter	2 points
Sponsoring a New Member	2 points per new member
Publish member profile in Chapter Newsletter	1 point
Contribution to "Been There, Said That, Done That"	1 point/contribution/month
Publication of Case Results	2 points
Participating as a speaker in the Chapter Speaker's Bureau	2 points per engagement
Publication of an article in the Association's <i>Fraud Magazine</i>	3 points
Attending the Chapter's 15 th Annual Conference	2 points
Service on Chapter Committee	2 points



USS Midway picture taken at the ACFE National Conference in June in San Diego, CA

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2011 – 2012 CFE Activity Calendar

- =luncheon
- =MTCFE Fraud Conf.
- =ACFE Nat'l Conf.
- =June social
- =Free Day of Training

Sept. 2011						
Su	Mo	Tu	We	Th	Fr	Sa
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	
Location: Scarritt-Bennett, Raintree Room						
Speaker: Jim Wilson						

Oct. 2011						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					
Location: Scarritt-Bennett, Raintree Room						
Speaker: Dawn Deaner, Metro Public Defender						

Nov. 2011						
Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			
Location: Scarritt-Bennett, Raintree Room						
Speaker: Trey Hester, US attorney's office						

Dec. 2011						
Su	Mo	Tu	We	Th	Fr	Sa
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
Location: Scarritt-Bennett, Raintree Room						
Speaker: none for December luncheon						
No Charge for members.						

Jan. 2012						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				
No luncheon due to free day of training						
Free Day of Trng location: Snodgrass Bldg, TN Room						

Feb. 2012						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29			
Joint luncheon with AGA at their location						
Speaker: Jeremy Finley (Ch. 4 reporter)						

Mar. 2012						
Su	Mo	Tu	We	Th	Fr	Sa
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
No luncheon due to fraud conference						
Fraud Conf. location: Willis Conference Center						

Apr. 2012						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					
Location: Scarritt-Bennett, Raintree Room						
Speaker:						

May 2012						
Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		
Location: Scarritt-Bennett, Raintree Room						
Speaker:						

Jun 2012						
Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
No luncheon due to June social						
June social location: undetermined						
No speaker - no charge for members and guest						

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ACFE Middle Tennessee Chapter 2011- 2012 Chapter Officers, Board Members, and Committee Members

CHAPTER OFFICERS AND BOARD MEMBERS

President	Daniel Porter, CFE	532-4477	daniel.porter@cot.tn.gov
Vice-President	Windle Morgan, CFE, CIA	850-6357	wmorgan@parking.com
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President Emeritus	Dennis Dycus, CPA, CFE, CGFM	532-4460	dennis.dycus@cot.tn.gov
Treasurer	Mark Ingram, CFE	532-5060	mark.ingram@tn.gov
Secretary	Bethany Dorris, CFE, CISA	747-5295	bethany.dorris@cot.tn.gov
Training Director	Sandie Glover, CFE	866-9514	sandie.glover@comcast.net
Member at Large	Sharon Matheny, CGFM	744-4326	sharon.matheny@tn.gov
Member at Large	Lew Robbins, CPA, CFE	532-4466	lewis.robbins@cot.tn.gov
Member at Large	Paul Lenderman, CFE	532-7084	paul.lenderman@tn.gov

COMMITTEE CHAIRS AND MEMBERS

Website	Lew Robbins, CPA, CFE	532-4466	lewis.robbins@cot.tn.gov
	Nathan Abbott, CFE, CISA	401-7842	nathan.abbott@cot.tn.gov
Library	Suzanne Smotherman, CPA (Chair)	253-2020	suzanne.smotherman@tn.gov
	Britt Wood, CFE, CISA, CGFM, CPA	974-8814	britt_wood@acl.com
Newsletter	Bethany Dorris, CFE, CISA (Chair)	747-5295	bethany.dorris@cot.tn.gov
	Nathan Abbott, CFE, CISA	401-7842	nathan.abbott@cot.tn.gov
Hospitality	Suzanne Smotherman, CPA (Chair)	253-2020	suzanne.smotherman@tn.gov
	Cathey Marek, CFE	741-7787	cathey.marek@tn.gov
	Bethany Dorris, CFE, CISA	747-5295	bethany.dorris@cot.tn.gov
	Mary Cole, CPA	401-7897	mary.c.cole@cot.tn.gov
	Cynthia Norris, CPA, CIA, CFE	812-8802	cynthia.m.norris@comcast.net
Membership	Paul Lenderman, CFE (Chair)	532-7084	paul.lenderman@tn.gov
	Nicole Northern, CFE	747-5293	nicole.northern@cot.tn.gov
Scholarship/ Outreach	Loniel Greene, Jr., CFE (Chair)	747-5306	loniel.greene@cot.tn.gov
	Cindy Vaughn, CFE	747-5362	cynthia.r.vaughn@cot.tn.gov
	Nicole Northern, CFE	747-5293	nicole.northern@cot.tn.gov
	Melissa Wilson, CFE	747-5214	melissa.b.wilson@cot.tn.gov
Job Placement Historic	Herman Statum, CPA, CFE (Chair)	566-0027	macsog67@comcast.net
	Britt Wood, CFE, CISA, CGFM, CPA	974-8814	britt_wood@acl.com
	Doreen Zientar, CIA, CISA, FLMI	253-2064	doreen.zientar@tn.gov
	Cynthia Norris, CPA, CIA, CFE	812-8802	cynthia.m.norris@comcast.net
Nominating	Melinda Crutchfield, CFE (Chair)	747-5308	Melinda.Crutchfield@cot.tn.gov
	Melissa Boaz, CFE, CPA	747-5305	Melissa.Boaz@cot.tn.gov
	Jason Conner, CFE	747-5398	Jason.Conner@cot.tn.gov
Conference	Bob McCloud, CFE, CGFM	747-5210	bob.mccloud@cot.tn.gov
	Melinda Crutchfield, CFE	747-5308	Melinda.Crutchfield@cot.tn.gov

NOTE: Chapter officers and board members comprise the Annual Fraud Conference Committee

Important Meeting Information

Luncheons are \$10.00 for members who make their reservations by COB on Friday prior to the luncheon. For members making their reservations after COB on the Friday before the luncheon, and for members who make a reservation but do not attend or call to cancel, the cost is \$20.00. Individuals who attend without making a reservation will also be charged \$20.00.

Adopted Policy @ \$21.09 per plate cost		
	Luncheon Fee	Chapter Cost
Member w/ Reservation	\$10.00	\$11.09
Member w/o Reservation	\$20.00	\$1.09
Member No-Show	\$20.00	\$1.09
Non-Member w/ Reservation	\$15.00	\$6.09
Non-Member w/o Reservation	\$20.00	\$1.09
1 st Time Visitor	Free	\$21.09

Luncheon Cancellation Policy...

Any cancellations (after we have submitted the number of attendees to the facility) or no-shows will be invoiced for the full cost of the meal: \$20.00.

If you must cancel your reservation, you may have someone attend in your spot and avoid being invoiced for the luncheon only if you notify the reservationist of the change **prior** to the luncheon. Other exceptions may apply in **extreme situations** (i.e. death of a family member) and will be reviewed on a case by case basis at the discretion of the Chapter Board. If you have any questions concerning the luncheon costs or the Chapter's cancellation policy please feel free to contact Mr. Mark Ingram, Chapter Treasurer at Mark.Ingram@tn.gov.

Members, if you are inviting non members to attend who are not first time attendees, please be sure that they are fully aware of their costs and our cancellation policy.

First-time guests eat free. After a guest's first visit, he or she will be charged \$15.00 for the lunch with a reservation, and \$20.00 without a reservation.

Contact Us:

Middle Tennessee Chapter Association of Certified Fraud Examiners:

Email: info@middletennesseecfe.org

Website: www.middletennesseecfe.org

Mailing address: P.O. Box 198361
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Mailing address: The Gregory Building
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512-478-9070

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