

**Town of Northumberland
AGENDA
October 12, 2023**

SALUTE THE FLAG

THOSE ATTENDING

Supervisor Willard H. Peck
Councilman Paul Bolesh
Councilman John DeLisle
Councilman George Hodgson
Councilwoman Patricia Bryant

PUBLIC PARTICIPATION

APPROVAL OF MINUTES

1. Approve the minutes of the September 14, 2023 Town Board Meeting

CORRESPONDENCE

1. Dog Control Officer's Report for September 2023
2. Summary of Insurance from AMSURE
3. Letter from Saratoga County Treasurer regarding 2019 Delinquent Parcels

NEW BUSINESS

1. Adopt Electronic Funds Transfer Policy and Procedures.
2. Presenting of the 2024 Budget
3. Establish a date to hold the 2024 Budget Public Hearing.

OLD BUSINESS

1. 2023 Update Northumberland Comprehensive Plan (Draft)
2. Stonebridge Farm PUD Update

DESIGNATIONS

1. Approve the following Transfer:
From: DA5142.1 To DA5130.4 \$81,670.00
From: DA5140.4 To DA5110.1 \$8,186.00
2. Approve Vouchers for payment as presented.

COMMITTEES

- Insurance
- Municipal Center & Parks
- Recycling
- Environmental
- Youth
- Highway

DEPARTMENTS

- Town Board
- Town Clerk
- Building/Zoning/Planning
- Highway Supt

ADJOURNMENT

Town of **Northumberland**
Dog Control Officer
Monthly Report

Month: September Year: 2023

Complaints answered: 3

Dogs to shelter: 0

Miles traveled: 6

Warnings issued: 1

Summons issued: 1

Comments: One Bite Case

Ed Cross Sr
Ed Cross, Dog Control Officer

Date: 9/30/23

APPEARANCE TICKET
NORTHUMBERLAND TOWN COURT
PO BOX 128 - 17 CATHERINE STREET
GANSEVOORT, NY 12831

You are hereby directed to appear in Town Court, Town of Northumberland; at 5:30 am/pm on the 15th day of September 2023 to answer the charges as specified below.

INFORMATION

Defendants(s) Kathleen Perkins Date of Birth (If known) _____
Address 106 Stark Knob Dr. Schuylersville NY Phone # (If known) _____

You are hereby charged by Dog Control Officer with committing the violation of,

- Allowing your dog to run at large without a leash, in violation of Local Law #3 of 2010, Restrictions (a)
- Allowing your dog to habitually howl, or bark, in violation of Local Law #3 of 2010, Restrictions (b)
- Allowing your dog to cause damage or destruction to property or "commit a nuisance" in violation of Local Law #3 of 2010, Restrictions (c)
- Allowing your dog to chase or otherwise harass any person in such manner as to unreasonably cause intimidation or to put such persona in reasonable apprehensive of bodily harm or injury, in violation of Local Law #3 of 2010, Restrictions (d)
- Allowing your dog to habitually chase or bark at motor vehicles, in violation of Local Law #3 of 2010, Restrictions (e)
- (Other) Local Law #3 of 2010 Section A - Failure To License

Committed on the ___ day of ___ 20__ at ___ am/pm at _____, in the Town of Northumberland

Description of Dog UNKNOWN

Ownership of dog determined by _____

To wit: Sent letter and gave warning on 6/20/23
no response
 Based upon direct knowledge Based upon information and belief

Sworn to upon penalty of perjury

Edna A Cross Sr. 1:50 pm 9/15/23
Signature Time Date & Time Issued

YOUR FAILURE TO APPEAR AS DIRECTED MAY RESULT IN A WARRANT BEING ISSUED FOR YOUR ARREST

Copies to: Original to Court, Yellow to defendant, pink to Enforcement Officer

ED CROSS ~ D.C.O

Town Of Northumberland
Gansevoort, N.Y. 12831

Telephone # Day-(518) 587-0792
Nights-(518) 793-5485
Cell # (518)361-0689

Dog Control Reports

Date of Call 9/2/23

Time of call- 10:37 A.M.

Phone# 518 507 6185

Incoming calling Party Barbara #2 Gate Ave
Schenectady Hills

Reason for call : Dog missing. Duff grey
Charger male Chipped

Action taken: Told Barbara if anyone
Calls me I will let her know

Comments: Dog was found in neighbor
garage

ED CROSS ~ D.C.O

Town Of Northumberland
Gansevoort, N.Y. 12831

Telephone # Day-(518) 587-0792
Nights-(518) 793-5485
Cell # (518)361-0689

Dog Control Reports

Date of Call 9/7/23

Time of call- 2:20 A.M.

Phone# 792 9179

Incoming calling Party Town Club

Reason for call : dogs missing from

Stormy Ln. Rt 50 Christina Batchelder

518 364 1960

Action taken: got a call from Jeff Wilmes

1728 Rt 32N # 683 4599 Dogs R.M.L.

on his Property

Comments: Called Batchelder told her

the dogs were a 2 year's told me she

would go get them 4 dogs 2 Rotties one

Pit Bull 1 mix breed talked to Christina

told her to get dogs Lic. no later than 9/16/23

Called her on 9/10/23

ED CROSS ~ D.C.O

Town Of Northumberland
Gansevoort, N.Y. 12831

Telephone # Day-(518) 587-0792
Nights-(518) 793-5485
Cell # (518)361-0689

Dog Control Reports

Date of Call 9/26/23

Time of call- 9:25 A.M.

Phone# 584 7460 Ext 8396

Incoming calling Party Public Health

Reason for call : Dog Bite Oct 24 Homestead Rd

Victim Bruce Parent 24 Homestead Rd. 796 3544

Owner Cody Parent Grandson of Bruce 695 9213
of Best Friend

Action taken: Confined Dog at home

Dog name is Duke Confined Cords on
10/4/23

Comments: _____

SUMMARY of INSURANCE

Town of Northumberland

Presented by:

David R. Meager



AMSURE

This presentation is designed to give you an overview of the insurance coverage we currently have for your company. It is meant only as a general understanding of your insurance and should not be construed as a legal interpretation of the insurance policies that are written for you. Please refer to your specific insurance contracts for details on coverage, conditions, and exclusions.

AGENCY INFORMATION

As your insurance agent, it is our goal to exceed your service expectations – during business hours and after business hours. The following information will assist you in contacting and corresponding with us.

OFFICE HOURS	8:30 AM – 4:30 PM Mon. – Fri.
TELEPHONE	518.584.5300
TOLL FREE	1.800.464.5301
FAX	518.584.7306
WEBSITE	www.amsureins.com
MAILING ADDRESS	PO Box 336, 31 Church Street, Saratoga Springs, NY 12866

YOUR TEAM

No matter how comprehensive or price competitive your insurance program is, it's the people who must perform to ensure that the policies respond when needed. We feel our people are our greatest asset – courteous professionals who know that you expect and deserve the very best.

ACCOUNT EXECUTIVE	David R. Meager, Direct Dial: 886-0611 email: dmeager@amsureins.com
ACCOUNT MANAGER	Maureen Nicholas, ext. 3247 email: mnicholas@amsureins.com
CLAIMS REPRESENTATIVE	Jeanine Giroux, ext. 3324 email: jgiroux@amsureins.com
PRESIDENT/CEO	Matthew D'Abate, ext. 3225 email: matt@amsureins.com

Town of Northumberland - Summary of Insurance

Package Policy : NYMIR

Policy #: MPKTNOU000000123
10/01/2023 - 10/01/2024

Property Coverage- Includes:

- Special Perils
- Agreed Amount
- Replacement Cost Valuation
- Equipment Breakdown
- Business Income – Actual Loss Sustained

Blanket Coverage

Blanket #	Coverage	Limit	Deductible
1	Blanket Building and Contents	\$3,634,128	\$ 2,500
2	Flood & Earthquake	\$1,000,000	\$25,000

*Flood over any available NFIP if applicable. ** \$25,000 per occurrence or \$500,000 per building/\$500,000 contents for each building location in an A or V flood zone.
Hudson River Crossing Park is in a flood zone.

Location Specific Coverage

Location # 1 : 17 Catherine St. , Gansevoort , NY , 12831

Building Description	Subject of Insurance	Coverage Amount	Deductible
Town Hall	Building	\$1,988,254	\$2,500
Town Hall	Business Personal Property	\$47,195	\$2,500

Location # 2 : 42 Leonard Street , Gansevoort , NY , 12831

Building Description	Subject of Insurance	Coverage Amount	Deductible
Town Garage	Building	\$1,214,269	\$2,500
Town Garage	Personal Property	\$36,467	\$2,500
Salt Storage Shed	Building	\$46,105	\$2,500

Location # 3 : E/S Fourth Street , Gansevoort , NY , 12831

Building Description	Subject of Insurance	Coverage Amount	Deductible
Pump House	Building	\$21,398	\$2,500

Location # 4 : 392 Peters Road , Gansevoort , NY , 12831

Building Description	Subject of Insurance	Coverage Amount	Deductible
Pole Barn	Building	\$39,685	\$2,500

Location # 5 : Hudson River Crossing Park, 121 Route 4 , Gansevoort , NY , 12831

Building Description	Subject of Insurance	Coverage Amount	Deductible
Picnic Pavillion	Building	\$199,000	\$2,500
Small Pavillion	Building	\$35,264	\$2,500
Picnic Pavillion	Business Personal Property	\$4,260	\$2,500

Deductible: If the amount of loss exceeds \$25,000 the deductible is waived.

General Liability Coverage – Includes:

- Premises & Operations
- Independent Contractors
- Contractual
- Products & Completed Operations
- Streets & Roads
- Volunteers & Employees as Insureds
- Aggregate Per Location
- Limited Pollution
- Alleged Sexual Abuse & Molestation
- Blanket Additional Insureds Applied by Contract

Notable Exclusions:

- Mechanically Operated Amusement Devices (including Bounce Houses)
- Communicable Diseases

Limit	Coverage Description
\$3,000,000	Bodily Injury/Property Damage Aggregate
\$1,000,000	Personal & Advertising Injury Aggregate
\$1,000,000	Products/Completed Operations Aggregate
\$1,000,000	Each Occurrence
\$100,000	Damage to Premises Rented to You
\$5,000	Medical Expense
\$1,000,000 - \$1,000 Deductible	Employee Benefits Per Employee – <i>Claims Made Basis</i>
\$1,000,000 \$1,000 Deductible	Security Breach & Network Security Liability

Public Officials Coverage- Includes:

- Employment Practices Liability
- Full Prior Acts
- Consent to Settle
- Defense Outside Limits
- Back Wages – Discrimination Only
- False Lien Coverage – Max \$10,000 Limit Per Insured / \$10,000 Policy Aggregate

Limit	Coverage Description
\$2,000,000	Public Officials Aggregate
\$1,000,000 \$5,000 Deductible	Public Officials Liability
\$1,000,000	Land Use Liability Aggregate
\$1,000,000	Land Use Liability

***Deductible Applies to Claim Payment Only, Not Defense Costs**

Cyber Liability & Breach Response Coverage

\$1,000 Deductible ENDORSEMENT AGGREGATE LIMIT OF LIABILITY:	\$1,000,000
Breach Response	\$500,000
Business Interruption Loss	\$100,000
Cyber Extortion Loss	\$100,000
Data Recovery Costs	\$100,000
Reputational Loss	\$100,000
Data & Network Liability	\$1,000,000
Regulatory Defense & Penalties	\$50,000
Payment Card Liabilities & Costs	\$50,000
Media Liability	\$1,000,000
Fraudulent Instruction	\$50,000
Funds Transfer Fraud	\$50,000
Telephone Fraud	\$50,000
Criminal Reward	\$25,000

Crime Coverage

Limit	Coverage Description
\$1,000,000 Deductible \$10,000	Blanket Employee Dishonesty, including Volunteers
\$1,000,000 Deductible \$10,000	Forgery or Alteration
\$1,000,000 Deductible \$10,000	Computer Fraud
\$1,000,000 Deductible \$10,000	Funds Transfer Fraud

Excess Liability Coverage

Applies Over:

- General Liability
- Automobile Liability
- Public Officials Liability

Limit	Coverage Description
\$ 6,000,000	Each Occurrence
\$12,000,000	Aggregate
\$0	Retention

Notable Exclusions: All exclusions contained on underlying policies

Automobile Coverage-Includes:

- Employees & Volunteers as Insureds
- Deductible Reimbursement up to \$1,000 for Physical Damage to any Employee's Personally Owned Vehicles While in Course of Municipal Duties/Responsibilities

Limit	Coverage Description
\$1,000,000	Bodily Injury & Property Damage
\$50,000	Personal Injury Protection
\$250,000	Supplemental Uninsured/Underinsured Motorist
\$1,000,000	Hired & Non Owned Auto Liability
\$1,000,000	Mutual Aid
\$10,000	Medical Payments

Vehicle Schedule

ME-Covered on Inland Marine

Year	Mark	Model	Comp	Collision
1985	Eager Beaver	Tlr	\$500	N/A
1998	Park	Tlr	N/A	N/A
2005	Sterling	Dump with Plow	ME	ME
2007	Ford	Dump Truck	ME	ME
2010	Mack	Dump w/Plow	ME	ME
2010	International	Dump w/Plow	ME	ME
2012	PJ	CC202	\$500	\$500
2015	Western Star	4700 w/plow	ME	ME
2016	Ford	F350	\$500	\$500
2003	International	Bucket Truck	ME	ME
2008	Ford	Dump	\$500	\$500
2019	Western Star	Dump	ME	ME
2018	John Deere	544K Loader	ME	ME
2020	Ford	F350	\$500	\$500
2009	Sterling	Dump	ME	ME
2023	Western Star	4700 w/plow	ME	ME

Inland Marine Coverage-Includes:

- Special Perils
- \$1,000 deductible
- Rental Reimbursement – up to \$500/day
- Rented & Leased Equipment - \$100,000 Limit
- Agreed Value on Dump Trucks and Contractor's Equipment if involved in a Total Loss is the limit shown in the schedule but not more than the cost of comparable new property.
*An annual updated schedule of values is required for this enhancement to apply.

Municipal Equipment Schedule

Year	Description	Value*
1988	Caterpillar Grader	\$42,000

Year	Description	Value*
	Paving Pro CR2 2 Ton Vibratory	\$6,500

Year	Description	Value*
2018	John Deere 4WD Loader	\$154,970

Year	Description	Value*
	Power Broom MB w/Water Tank	\$510

Year	Description	Value*
2005	Sterling Dump w/Plow	\$39,500

Year	Description	Value*
	74" Versa Flail Mid Mt Mow	\$5,500

Year	Description	Value*
2007	Ford Dump Truck	\$40,238

Year	Description	Value*
2010	Mack Dump with Plow	\$198,968

Year	Description	Value*
2010	International Dump Truck w/Plow	\$182,033

Year	Description	Value*
2011	New Holland Mower	\$67,320

Year	Description	Value*
2013	John Deere Z Trak	\$10,270

Year	Description	Value*
2015	Western Star Dump w/ plow	\$185,156

Year	Description	Value*
2016	Fisher Plow for 2016 Ford F350	\$4,247

Year	Description	Value*
2003	Int'l Bucket Truck	\$13,500

Year	Description	Value*
2015	Sweepster LE9 Hydraulic Sweeper	\$13,970

Year	Description	Value*
2019	Western Star Dump with Plow	\$214,640

Year	Description	Value*
2019	John Deere Excavator	\$111,976

Year	Description	Value*
2021	Bandit Chipper	\$57,998

Year	Description	Value*
2009	Sterling Dump Truck	\$35,000

Year	Description	Value*
2023	Western Star Dump	\$146,047

Year	Description	Value*
2023	Viking Plow	\$86,767

Year	Description	Value*
2023	John Deere Backhoe	\$112,534

Year	Description	Value*
2022	Cub Cadet Lawn Mower 42"	\$2,200

Description	Value
Miscellaneous Equipment	\$25,000
\$1,000 maximum any item	Ded. \$500

Disability Benefits Liability

Company: ShelterPoint Life Insurance Co.

Policy #: DBL333703

Policy Term: 02/01 -Continuous

Premium: Self Reporting

Limit – 2 X Statutory Benefit

Covers all full time, non-elected employees of the Highway Department.

Note: NY Paid Family Leave not required for public entity but you may opt in by Board resolution

PREMIUM SUMMARY

LINE OF BUSINESS	ANNUALIZED EXPIRING PREMIUM	RENEWAL PREMIUM
Package	\$29,503.00	\$31,088.00
Public Officials Liability	\$ 5,367.00	\$5,391.00
Inland Marine	\$ 8,673.00	\$8,589.00
Automobile	\$11,384.00	\$12,891.00
Excess Liability	\$ 8,467.00	\$8,982.00
TOTAL	\$63,394.00	\$66,941.00

Disclaimer: This document is intended to provide an abbreviated summary of the coverage provided. Please refer to the actual policy and endorsement form for full terms and conditions contained in the insuring agreement.

Town of Northumberland
Items for Consideration

Updated Values – The following categories were adjusted to keep pace with increased costs of construction and/or replacement valuation. Please review these limits for adequacy.

- Building values were increased by 9%
- Contents values were increased by 9%
- Mobile equipment values, including vehicles, were increased by 6%. (applies only to items 10 years old or newer)

Certificates of Insurance – We recommend that you secure these documents from those organizations (for example, for use of your facilities) or contractors with which you have a contract. It is good risk management to require limits of at least \$1,000,000 and to be named additional insured on a primary, non-contributory basis on their policy. We also suggest that any contract include a hold harmless clause in your favor and be approved by your attorney. We will be glad to review certificates for compliance.

Personnel Issues – Are your job descriptions up to date? Do you have an employee manual and, if so, when was it last reviewed? Do you have a performance appraisal program? Do you have a wage and salary manual? If any of these issues are of interest to you, we can refer you to a human resource consulting firm, with public sector experience, for a free analysis of your needs.

Vehicle and Equipment Schedules – Please review the Vehicle Schedule and the Equipment Limits included above for accuracy and notify us immediately of any revisions needed.

Terms and Conditions

The coverage presented in this proposal is not an insurance contract. We have summarized important details to provide you with a convenience overview. The policies issued by the insurance company contain the actual coverage terms, conditions and limitations. Determination as to whether or not coverage applies to specific loss situations can only be performed by the Insurer.

We have attempted to be concise without sacrificing accuracy and clarity. However, because of the limitations of time and space, our explanation of the coverage provided under the various policies is necessarily brief and is intended to provide only a general explanation of the nature of the coverage. Specific policy provisions must be examined to determine the exact limitations in coverage. Obviously the explanations contained in this summary do not in any way modify the coverage of the policies themselves.

The following disclosure is provided pursuant to Insurance Department Regulation No. 194 (11 NYCRR 30.1 et seq.):

Adirondack Trust Company Financial Services, Inc. ("the producer") is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities. Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation. The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.



OFFICE OF THE SARATOGA COUNTY TREASURER

Andrew B. Jarosh
Treasurer

JoAnn Kupferman
Deputy Treasurer

Christopher Schall
Director of Finance

County Municipal Center, Bldg 1
40 McMaster St., Ballston Spa, NY 12020

Ph: (518) 884-4724 Fx: (518) 884-4775
www.SaratogaCountyNY.gov

September 5, 2023

Supervisor Willard Peck
Northumberland Town Hall
PO Box 128
Northumberland, NY 12831

RE: 2019 Tax Delinquent Parcels

Dear Supervisor Peck:

Pursuant to County policy set in 2001 by the predecessor committee to the Real Property Tax Committee, I am enclosing herewith a list of the tax parcels in your Town which have not yet been redeemed from defaulted taxes in this year's tax foreclosure proceeding, and that will be foreclosed in December if not paid.

While an employee of the County Real Property Tax Service Agency views each of the properties on the foreclosure list, in many cases it is not possible for them to become aware of conditions on the premises which would make them undesirable for foreclosure or would subject the County to environmental liability, such as old dumps, petroleum or other spills, or other hazardous wastes. People with "local knowledge" such as your Town's assessor, building/zoning inspector, superintendent of highways and other Town employees may be aware of problems with certain listed properties which are not apparent to the casual observer.

The County will not take title to privately owned roads unless requested by resolution of the local town board accompanied by the town's offer to purchase the road parcel for the amount of the delinquent taxes, penalties and interest.

It is requested that you review the properties on this list with your employees to see if anyone is aware of any problems that might dissuade the County from acquiring title to the properties in this foreclosure proceeding. Please advise me by October 27th of any properties in your Town that you believe the County should avoid acquiring title to.

Thank you for your attention and cooperation in the above.

Sincerely,

A handwritten signature in black ink, appearing to read "Andrew Jarosh".

Andrew Jarosh
Saratoga County Treasurer and
Tax Enforcing Officer

ABJ/EEK
Encl.

Parcels Unpaid and Marked for 2019 Foreclosure

Town: Northumberland

SWIS Code	Map #	Owner Name	Location
414600	103.-1-23.13	SCHMIDT ROBERT J SR	FORTSVILLE RD



Town Of Northumberland

ELECTRONIC FUNDS TRANSFER POLICY AND PROCEDURES Reviewed 9/18/23

Policy Purpose:

The primary goal of this policy is to ensure Electronic Funds Transfers (EFTs) are initiated, executed, and approved in a secure manner. This policy establishes requirements with respect to domestic and international payments via EFT for payments of Town Of Northumberland obligations to vendors. **This policy is not applicable to payroll related EFT transactions that will continue to require completion of the payroll documents.**

Definitions:

Banking information: Information from the payee or their bank regarding their account; including bank name, account name, account number, routing number, bank contact information and other information necessary to transmit funds.

Electronic Funds Transfer (EFT): The electronic exchange (transfer of money from one bank account to another), either within a single financial institution or across multiple institutions, through computer-based systems. Wire transfers and ACH payments are examples of EFTs.

Wire transfer: An electronic transfer of funds from one bank account to another initiated directly with the payer's bank.



Policy Statement:

A wire transfer of funds in payment of an obligation of the Town of Northumberland will only be used when the situation **requires immediate good funds** to settle a transaction. If a more inexpensive mechanism can be utilized to effect payment of the obligations (i.e., ACH or paper check), which is true for most domestic payments, the Finance Department shall reserve the right to effect payment with a more inexpensive mechanism.

All other policies and procedures in relation to the purchase of goods and/or services must be adhered to.

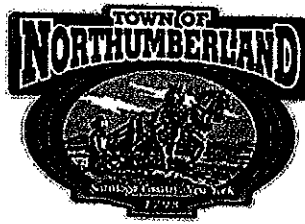
General Requirements:

All EFT payments will be coordinated and submitted through the Finance Department. The Town Supervisor or his/her designee will approve all new and changes to electronic funds transfer requests, ensuring that the payment via wire is necessary, all required documentation is provided and appropriately approved, and that the request and banking account information is accurate and valid.

Roles and Responsibilities:

The Town Supervisor is responsible for ensuring that proper documentation authorization and accounting information are provided and accompany EFT payment instructions.

The Town Supervisor is also responsible for initiating EFTs on behalf of the Town Of Northumberland. Two separate individuals are required to initiate any release EFT payments. The Town Supervisor has the responsibility to confirm EFT instructions with specific departments and individuals if there is any question as to the validity of the EFT request. If for any reason, there is only one employee available to execute the wire transfer, any authorized signer should approve the wire transfer in writing



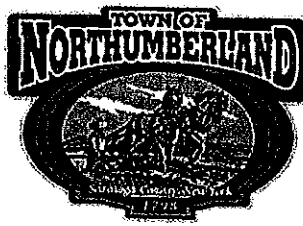
prior to release of EFT payments.

- **Limits** on EFT payments of \$5,000.00 or more will require additional approval in writing from any authorized signature.

Procedures

To promote the safety of the Town of Northumberland funds in the EFT environment, the following procedures will be adhered to employees requesting payments via EFT and all employees involved in processing payments via EFT:

1. The procedure to initiate an EFT is subject to the same financial policies, procedures and controls that govern disbursement by any other payment mechanism.
 2. Authentication of new EFT requests and changes to existing EFTs required prior to the transaction being input into computer-based banking system and includes the following steps:
- **Validate** all new electronic payment instruction requests received. Any requested changes to payee or payment details with a person must be validated.
 - **Contact** the supplier or requester directly by phone to confirm any requests for payment method or payment instruction changes. **Do not** use the contact information provided on the request to change payment method or payment instructions; do use contact information known to be genuine such as the contact information in your vendor file or information collected from the original contact.



- **Verify** the information provided on the payment instructions provided with the known contact (i.e., contact bank to confirm correct account name, number and routing information).
- **Authenticate** the payee using a known telephone number or known email with a company domain address either of which were previously on file.
- **Document** the verification process that was followed to validate payment instructions. The person responsible for entering/updating wire instructions and the person approving new/updated wire instructions must approve the record of verifications. A record of the verification must be maintained in accordance with record retention policies.

3. After the wire transfer or ACH is approved, the Town Supervisor will provide the wire information details promptly to Accounts Payable.

4. Bank balances will be monitored daily for unusual or unexpected transactions.

Reporting Fraud

If Suspected Fraud has occurred it is important to follow these steps:

1. Contact the sending and receiving banks and report to them the suspicion of fraud.
2. Contact the Albany FBI to report the suspected fraud and initiation of a FBI Financial Fraud Kill Chain Process.

Website: <https://www.fbi.gov/contact-us/field-offices/albany>

Phone Number: 518-465-7551

3. Contact IT Managed Services Provider to report the incident.