The County

What's your Cybersecurity IQ?



October 2018 Cybersecurity Month

2019 ISAC Scholarship Application



NOVE NORE. All DAY. EVERY DAY.

The Cat[®] 950M Wheel Loader

- **Cat C7.1 ACERT**[™] is 10 percent more fuel efficient than the K Series loaders and up to 25 percent more efficient than the H Series.
- **Transmission advancements** include the 5-speed powershift transmission with single clutch speed shifts and torque-based downshifts.
- Detect technologies like the rear vision camera reduce accidents and allow the operator to work more productively.
- The best-in-class operator environment offers a touch screen color display, steering wheel or E-H joystick steering option, and optimized all-around visibility.

Get more done with the powerful 950M Wheel Loader, backed by the legendary product support at Ziegler CAT.

800.342.7002

Altoona - Atlantic - Fort Dodge - Mason City - Postville - Sheldon - Sioux City



www.zieglercat.com

2

The lowa County October 2018

ISAC OFFICERS

PRESIDENT Lonny Pulkrabek - Johnson County Sheriff 1ST VICE PRESIDENT Eric Stierman - Dubuque County Treasurer 2ND VICE PRESIDENT Burlin Matthews - Clay County Supervisor 3RD VICE PRESIDENT Wayne Reisetter - Dallas County Attorney

ISAC DIRECTORS

Jean Keller - Bremer County Assessor Jan Heidemann, Bremer County Community Services Matt Cosgrove - Webster Conservation Director AJ Mumm - Polk County Emergency Management Brad Skinner - Montgomery County Engineer Joe Neary - Palo Alto County Environmental Health Joel Rohne - Worth County IT Kathy Babcock - Chickasaw County Public Health Kim Painter - Johnson County Recorder Carl Mattes - Humboldt County Supervisor Denny Wright - Sioux County Supervisor Elizabeth Ledvina - Tama County Veterans Affairs Shane Walter - Sioux County Zoning Melvyn Houser - Pottawattamie County Auditor (Past President and NACo Board Representative) Joan McCalmant - Linn County Recorder (Past President) Peggy Rice - Humboldt County Auditor (Past President) Grant Veeder - Black Hawk County Auditor (NACo Board)

ISAC STAFF

William R. Peterson - Executive Director Jacy Bartling - Administrative Assistant Lucas Beenken - Public Policy Specialist Rachel Bennett - Member Relations Manager Jamie Cashman - Government Relations Manager Ashley Clark - IT Support Coordinator Katie Cook - Office Coordinator Robin Harlow - Innovation and Research Manager Kristi Harshbarger - General Counsel Molly Hill - Staff Accountant Brad Holtan - Finance and Program Services Manager Andrea Jansen - ICACMP Program Manager Bailey Krebs - IT Technician Beth Manley - Compliance Officer Tammy Norman - IPAC Program Manager Kayla Reusche - Marketing and Administration Intern Chris Schwebach - Software Developer Jeanine Scott - Information Technology Manager Kelsey Sebern - Event Coordinator Molly Steffen - ICACMP Customer Support Coordinator Adam Woerdehoff - Network Administrator Joel Woodsmall - IT Intern Dylan Young - Senior Software Developer

** The views and opinions expressed in articles authored by anyone other than ISAC staff are those of the authors and do not necessarily reflect the official policy or position of ISAC.

ISAC members are elected and appointed county officials from all 99 counties. *The Iowa County* (ISSN 0892-3795, USPS 0002-150) is published monthly by the Iowa State Association of Counties, 5500 Westown Parkway, Suite 190, West Des Moines, IA 50266. Periodicals postage paid at Des Moines, IA 50318. POSTMAS-TER: Send address changes to rbennett@iowacounties.org. Subscriptions: \$25 per year.

The Iowa County

October 2018 * Volume 47, Number 10

The Iowa County: The official magazine of the Iowa State Association of Counties 5500 Westown Parkway, Suite 190 West Des Moines, IA 50266 515.244.7181 FAX 515.244.6397 www.iowacounties.org Rachel Bennett, EDITOR Copyright © 2018 Iowa State Association of Counties

FEATURE - Cybersecurity Month

4-5
6-7
8-9
8-9
10-11
12-13
14-15
16
17
19



ISAC's Mission: To promote effective and responsible county government for the people of Iowa.

ISAC's Vision:

To be the principal, authoritative source of representation, information and services for and about county government in Iowa.

> The Iowa County October 2018

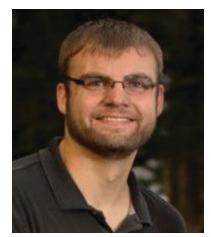
Soup is good for you (and your network too)!

It's getting to be that time of year already! As the days grow shorter and cooler many of us will start to think about some of those hearty fall/winter meals that we gave up during the hot summer months. Who doesn't love a warm homemade apple crisp? (Ala-mode of course!) We enjoy our casseroles, crock-pot meals, and it seems like there's always a delicious soup simmering somewhere, welcoming us in with a tantalizing, heart-warming aroma.

Soup is good for the soul they say...and to that I would add that it can be good for your computer and network too!

County IT professionals work with the "alphabet soup" of technology acronyms constantly, and it can work wonders for your computer systems (just like mother's chicken soup). Here are a few highlights from the IT "alphabet soup" that every county can benefit from and should seriously consider using.

Each one of these items is available FREE to use by your county. Some items simply require turning on a setting in order to benefit from the technology. Other items may be offered as a paid service but typically have free versions available that can be used at no charge.



Eric Guth Winnabago County IT Director eric.guth@winnebagocounty iowa.gov

FREE E-mail Technologies

SPF (Sender Policy Framework)

Much like you can write any return address you want on a US Postal Mail letter, an email sender can put any "From" address on an email that they choose. SPF, in a nutshell, helps prevent this type of spam or phishing attacks by preventing bad guys from impersonating or "spoofing" your email address.



DKIM (DomainKeys Identified Mail)

DKIM allows your email server to attach a hidden digital signature or "fingerprint" to each email that you send out. The recipient e-mail server can then verify this hidden "fingerprint" as proof that the message came from your email server.

DMARC (Domain-based Message Authentication, Reporting and Conformance)

DMARC essentially takes the first two items of SPF and DKIM and amplifies their effectiveness. Not everyone will be ready or able to implement DMARC without some planning and effort but it is worth considering.



What's your cybersecurity IQ?

Throughout this magazine there will be 10 questions. Test your knowledge! Answers are provided on pages 14-15.

1. Which of the following is the safest password?

R%R\$R@aMtaUN!

M@h@skalA

a and d

Summ3r2017

iLm!J@c)&dl^A

all of the above

The lowa County October 2018

FREE Website Technologies

SSL (Secure Sockets Layer)

If you see "HTTPS://" in your web browser for the website address you are visiting, then the site you are visiting is using SSL. Use of SSL on your county website is strongly encouraged and makes it more difficult for a bad guy to intercept web browsing sessions or to tamper with the information as it travels across the Internet to the person viewing your website.

CDN (Content Delivery Network)

If you've ever used Facebook, watched a YouTube video, or streamed your favorite sports team or show online, then you have used a CDN. For counties, a primary benefit of a CDN is to provide your website with a strong enough connection to the rest of the world that it can withstand attacks or keep your website online during times of intense usage.

DNSSEC (Domain Name System Security Extensions)

DNSSEC provides a digital signature or "fingerprint" of the DNS address records associated with your website or email system and protects them from tampering. Not everyone will be ready or able to implement DNSSEC without some planning and effort, but it is worth considering.

FREE General Security technology

MFA/2FA (Multi-Factor Authentication or 2-Factor Authentication)

Once you've chosen a decent password for your online account, MFA is often the next step to making sure your account is secure and cannot be easily hacked into by Internet bad guys. Most commonly, MFA is implemented in the form of a text message code that must be entered in addition to your password before you can access a website. Banks often use this technology for online banking, although if you look for the setting, many online service providers (i.e. Microsoft, Google, Facebook, etc.) offer MFA as an option that you can turn on with the click of a button.

We at ICIT encourage each county to discuss these items with their local IT professional and/or vendors to see if there are additional steps a county can take to protect its computers and network.

Squash Soup

3 lbs Butternut Squash (2 lbs after prep) 4 cups vegetable broth 1 tsp thyme Salt and pepper to taste

Cashew Cream

1 cup raw, unsalted cashews 1 cup vegetable broth

Peel, halve, and remove ends and seeds of squash. Place on baking sheet cut-side down and brush with olive oil and sprinkle with salt and pepper. Bake 30-40 minutes at 400 degrees.

Blend cashews with 1/2 cup vegetable broth, slowly add other 1/2 cup while on low. Reserve.

Add cooked squash to pot with 4 cups vegetable broth and seasoning. Blend until smooth with emulsion blender. Bring to boil, turn down heat, and let simmer 20 minutes.

Add all but 1/4 cup of cashew cream, season to taste, and serve with drizzle of reserved cashew cream.

2. TRUE or FALSE

Software and application updates are not important and can be ignored.

3. What is the only true guarantee against data loss due to a cyber attack such as ransomware?

- a. My county is small. We don't need to worry about cyber attacks.
- b. Having anti-virus software
- c. Having data securely backed up and accessible
- d. Having enough money to pay the ransom
- e. Restricting internet access to employees

Goodbye, Windows 7: The importance of Updating Operating Systems

"Change is the only constant in life" – Heraclitus (Greek Philosopher and County Supervisor)

Over the years, county government here in Iowa has seen numerous changes. We have witnessed changes in state and federal laws (unfunded and otherwise), the culture of our citizens, health care and mental health, economic ups and downs, and the list goes on forever.

The major change that we have all experienced would be technology. Smartphones, web applications, social media, cybersecurity, and many more, have become a daily way of life for counties across lowa. Those changes are only accelerating. Artificial intelligence, blockchain technology, cyber currency, and cyber crime are all technologies that are going to be affecting county governments in the very near future.

One change that needs to be implemented sooner than later is saying goodbye to those Windows 7 desktops and laptops that you have enjoyed using over the years. Many of you have made the switch to windows 10, but many have not. Microsoft will be ending support for Windows 7 on January 14, 2020. That seems like you have some time, but trust me, it will go quickly. Getting your budget and other resources in line to make sure



Joel Rohne Worth County IT/GIS Director joel.rohne@worthcounty.org

that this can be accomplished has to happen soon. Once that support goes away, those Windows 7 machines will no longer get security patches from Microsoft. You can bet that there are a huge numbers of hackers out there just waiting for 2020 to start causing issues for those poor Windows 7 systems. For those of you who may have an old XP system still around on your network, please call me as I have some nice Russian friends that would love to meet you.

The flip side of this January 14, 2020 date is behind the scenes. Many counties are happily running servers that have Windows 2008 on them. This is wonderful except that Windows 2008 will be ending support in January 2020 as well. Now is the time to budget time and resources to get those servers updated as well as your laptops and desktops. Those servers are running your applications and house your files and documents. If those systems are not updated to newer operating systems or replaced you could be without any technology in your county in the near future. 2020 is a whole lot closer than you realize.

4. Which website URL is legitimate?

- a. https://www.payapl.com/us/webapps/mpp/ requesting-payments
- b. http://www.paypay.com.home/
- c. https://www.pay.pal.com
- d. https://www.paypal.com/us/home

The lowa County October 2018

6

Many of you have plans to replace servers and user machines, and I applaud your foresight and amazing wisdom. If you don't have a replacement plan or if your plan does not include that 2020 date there is help for you. Reach out to the ICIT group and/ or your technology people and get yourself started on the road to cyber happiness while there is still time. There are many resources to assist counties in Iowa for all of the technology changes that are happening today and on the horizon.

Change can be incredibly tough and frustrating. In the short time I have been in county government I am amazed at how the amount of "kids" that are now attending the meetings and conferences has increased! But these new people bring an original and fresh perspective on county government and the roles we have in serving the public. Change is hard, but it is a positive force to make ourselves that much better.

Thanks for reading, and please contact the ICIT affiliate for any technology questions and concerns.



5. What is Wardriving?

- a. Interstate 80
- b. Looking for unsecure wi-fi networks
- c. The next Mission Impossible movie

6. TRUE OF FALSE

All of our county employees have anti-virus software installed on their computers, so our network is fully protected. 7. You receive an email from a co-worker with an attachment. The subject line reads "Please See Attached Document". The email contains no further information. What should you do?

- a. Open the attachment to get more information
- b. Contact the sender via phone or separate email to confirm the validity of the message
- c. Delete the email
- d. Both b and c are correct

Technology, Data Breach, and your Public Entity

In April 2017, it was discovered the Wisconsin Department of Revenue had an annual sales report available online that was meant for real estate professionals. This report contained the social security and tax identification numbers of both persons and businesses who sold property in Wisconsin, and was mistakenly posted for three months. It was accessed a total 138 times before it was finally taken down.

Colette Klier

IT Loss Control Specialist Iowa Communities Assurance Pool ICAP www.icapiowa.com

Later that year, in August, a staff member with the New Hampshire Department of Corrections found a cable line hooked to the computers used by inmates had been linked to a line that was connected to the entire Concord prison computer system. This allowed prisoners to view, steal, or change sensitive records, including staff member information, sentencing, and parole dates.

Data Breach | According to Theft Resource Center, the world saw more data breaches in 2017 than it had in any prior year. This statement is based on annual statistics, which counted a total of 1,293 total data breaches, compromising more than 174 million records, in 2017 alone. This was a 45% increase over the number of breaches that occurred in 2016, marking a disturbing trend that is expected to continue through 2018.

In fact, a number of counties and other public entities have already been "hit" this year, with Atlanta, Georgia, having experienced a significant ransomware attack in March. The attack locked certain city data down behind a wall of encryption, and demanded a \$51,000 payment to release it, according to Mayor Keisha Lance Bottoms. As a result, the jail and other departments were forced to resort to using old fashioned pen and paper; the municipal courts temporarily went without access to electronic records; and residents were unable to pay their bills electronically.

Unfortunately, Atlanta hasn't been alone. Countless other public entities have also been affected by network security and data breaches. According to the Association of Governmental Risk Pools, 40% of municipal data breaches were due to lack of encryption on laptops, desktops, smartphones, and USB devices. Public entities also experience ineffective password policies, weak physical security, inadequate network security, and lack of vendor controls.

Needless to say, ICAP members – and all Iowa public entities, for that matter – must take steps to protect themselves. Municipal employees regularly interact with – and rely on – technology. These interactions can make our counties and cities desirable targets for security exposures and data breaches, which can compromise the information and integrity of our citizens. They can also result in exorbitant costs to public entities. No public entity is immune, and no entity should go unprotected. Especially when considering the significant amount of personal information stored by municipalities.

Cyber Coverage | Needless to say, the risk is high. And getting higher, for what that's worth. As the threat from hackers and cyber criminals intensifies, a growing number of municipalities are buying cyber insurance to protect themselves and taxpayers. Such coverage is not only necessary, it's also worth it.

Worldwide, we're seeing breaches that cost public entities, states and private organizations millions upon millions of dollars. Cyber insurance policies help protect entities from such unforeseen costs, and generally cover property, expenses and cyber liability, subject to their terms and conditions, if a computer network is hacked. This may include the costs of: data repair and restoration; notifying those whose information may have been compromised; providing public relations services; and credit monitoring services.

Municipalities can try to keep a handle on the data they are supposed to be protecting, but with cyber, if one little thing is overlooked or you mistakenly leave something undone, your entity will be left with the costs to cover it. In recent years, hackers and cyber criminals have taken aim at state and local government networks, which contain information such as social security numbers, bank account details and credit card information on millions of people and businesses. Online activists have hijacked public entity computer systems, defaced websites, and hacked into data or email and released it online.

This has become such a problem, state information technology officers ranked cyber security as their top priority for the third year in a row, according to the 2016 Deloitte-NASCIO Cyber security Study. Fortunately, states are taking this threat seriously, and responding accordingly. The 2017 NASCIO State CIO Survey indicates, at the time of report, 38% of states had some types of cyber security coverage, up from 20% in 2015. This is indicative of the fact many IT leaders now realize having such coverage can help ensure security protocols are kept up to date - something that can be challenging, as the majority of us don't understand

8 The Iowa County October 2018 the risks we face or the coverages we might need. Fortunately, by providing free risk assessments, ICAP takes some of the work out of things for its members.

Technology Valuations | The mentioned risk assessments are conducted by ICAP's Information Technology Loss Control Specialist, Colette Klier, who provides on-site system evaluations, internal control assessments and consultative services to all ICAP members.

Colette brings nearly 20 years of experience in the Information Technology field with an educational background in computer network administration and criminal justice. In addition to a broad understanding of information security, Colette has experience working to enforce and enhance security measures for both public and private industries.

Colette works directly with ICAP member entities to: Confirm the hardware and software inventory align with the property schedule; Verify employee handbooks include policies to protect members from cyber liability claims; and Develop a cyber security plan in the event of a disaster or data breach.

The IT Loss Control Specialist can also review computer information controls, processes, and provide recommendations to: Help member entities improve network management; Complete a detailed network security and data privacy assessment; Provide training and/or resources to meet individual or group training needs; and Answer questions and/or provide feedback on IT topics.

These services and offerings are of significant value to municipalities and are customized to the needs of each member including the solutions and recommendations that result from the valuation. The goal is to improve data security and help ICAP members establish the framework for stronger, more stable security measures. Technology valuations and security consultations are available to all ICAP members, which are strongly encouraged to schedule an IT loss control visit. They may do so by contacting Colette Klier, ICAP's IT Loss Control Specialist, via email colette@icapiowa.com.

"While coverage can be a big help after the fact," Colette says, "members need to invest in risk assessments, increase security, keep their technology updated, and be prepared for hackers and cyber criminals. You need to pay attention to it every day. ICAP has really identified that need to provide a resource to help their members manage their IT assets and cyber security needs."

United States Postal Service: Statement of Ownership, Management and Circulation

- 1. Publication Title: The Iowa County magazine
- 2. Publication Number: 0892-3795
- 3. Filing Date: 9/20/2018
- 4. Issue Frequency: Monthly
- 5. Number of Issues Published Annually: 12
- 6. Annual Subscription Price: \$25
- Complete Mailing Address of Known Office of Publication: 5500 Westown Parkway, Suite 190, West Des Moines, IA 50266 Polk Co. Contact Person: Rachel E Bennett

Telephone: 515.244.7181

- Complete Mailing Address of Headquarters or General Business Office of Publisher: Iowa State Association of Counties, 5500 Westown Parkway, Suite 190, West Des Moines, IA 50266
- Full Names and Complete Mailing Addresses of Publisher, Editor, and Managing Editor: Publisher- Iowa State Association of Counties, 5500 Westown Parkway, Suite 190, West Des Moines, IA 50266. Editor- Rachel E. Bennett, Iowa State Association of Counties, 5500 Westown Parkway, Suite 190, West Des Moines, IA 50266

- Owner: Full Name- Iowa State Association of Counties. Complete Mailing Address- 5500 Westown Parkway, Suite 190, West Des Moines, IA 50266
- 12. Tax Status: Has Not Changed During Preceding 12 Months
- 13. Publication Title: The Iowa County magazine
- 14. Issue Date of Circulation Data Below: 09/01/2018
- A. Total Number of Copies: Average-2,250, Recent Issue-2,250 B1. Paid/Requested Outside County Mail Subscriptions Stated on Form 3541: Average-2,005, Recent Issue-2,002 B2. Paid In-County Subscriptions Stated on Form 3541: Average-104 Recent Issue-105
 C. Total Paid and/or Requested pCirculation: Average-2,109, Recent Issue-2,107
 F. Total Distribution: Average-2,109, Recent Issue-2,107
 G. Copies Not Distributed: Average-141, Recent Issue-143
 - H. Total Sum: Average-2,250, Recent Issue-2,250 I. Percent Paid and/or Requested Circulation: Average-100%, Recent Issue-100%
- Publication Statement of Ownership: Publication Required. Will be printed in the October 2018 issue of this publication.
- 17. Signature and Title of Editor, Business Manager or Owner: Rachel E. Bennett, Editor. Date: 9.20.2018

9

Protect your county with NACo and the MS-ISAC

County governments are tasked with protecting and serving the residents of their community. As our country shifts towards using more technology, protecting digital information has become a new challenge for counties.

To solve these challenges, NACo is pleased to announce our partnership with the Multi-State Information Sharing and Analysis Center (MS-ISAC) to promote increased cybersecurity protections for county governments.

The MS-ISAC is the US Department of Homeland Security's key resource for cyber threat prevention, protection, response, and recovery for state and local governments.

At no cost, counties can get involved in this cybersecurity program, which can provide:

vulnerability management program, IP and domain monitoring, notifications of possible compromises, incident response resources, tools for simplifying security updates, secure portals for communication and document sharing, cyber intel advisories and alerts, malicious code analysis platform, and self-assessments for cybersecurity management.

Cybersecurity for counties provides real-time monitoring and early threat detections through MS-ISAC's Security Operations Center and threat response with their Computer Emergency Response Team. They provide 24x7 support and offer a professional team to assist with cybersecurity incidents.

In addition to these resources, MS-ISAC can provide additional cybersecurity services at cost. These services include:

- Network security monitoring and analysis
- Vulnerability assessment services
- Network and web application penetration testing
- Phishing assessments

To learn more about protecting your county with NACo and the MS-ISAC, please visit www.naco.org/cybersecurity.

8. What's your best defense against cyber threats?

- Hope it doesn't happen а
- b. Get an annual security audit e. Train staff from an unbiased source
- d. Plan for an attack

 - f. b, d, and e
- c. Never access the internet

Cybersecurity for Counties: PROTECT YOUR COUNTY WITH NACO AND MS-ISAC

ews" role="name ews-label"> id="ca-view" cl id="ca-viewsou i id="ca-histor "n-cactio

Variante

 NACo has partnered with the Multi-State Information Sharing and Analysis Center (MS-ISAC) to promote increased cybersecurity for county governments.

Cybersecurity for counties can provide:

- 24x7 support
- Vulnerability Management Program
- · Real-time monitoring and early threat detection
- · A professional team to assist with cybersecurity incidents
- Cyber intel advisories & alerts

This program is **free** for county governments.

Learn more at www.NACo.org/cybersecurity



9. TRUE or FALSE

Employees are responsible for the majority of security breaches in the United States.

10. TRUE OF FALSE

No internet connection means no virtual security threats

11

HIPAA Security Rule

The Health Insurance Portability and Accountability Act (HIPAA) contains several rules that revolve around keeping protected health information (PHI) private and secure. Simply stated, HIPAA requires covered entities to keep PHI private, and the privacy of PHI is at risk if someone can easily hack into an electronic system containing PHI and gain access to the information it houses. This is where cybersecurity comes into play.

The Security Rule contains several requirements that help covered entities keep their information safe. The requirements within the Security Rule are flexible, and covered entities are allowed to implement different measures to comply with each requirement. The flexibility is both good and bad. It can make it hard to decide what measures to implement in order to comply with the requirements. However, covered entities come in different shapes and sizes. The flexibility allows organizations to implement different measures that comply with the rule while also taking into consideration the size and complexity of each



Beth Manley Compliance Officer bmanley@iowacounties.org

individual organization. A large hospital or insurance company might be able to afford a complex and expensive information security system run by a team of information technology (IT) professionals while a small lowa county might have limited funds and no IT department.

These questions and answers provide some guidance on how to comply with the requirements in the HIPAA Security Rule.

How flexible are the Security Rule requirements?

The flexibility of approach is outlined in 45 CFR 164.306(b) and says covered entities "may use any security measures that allow the covered entity or business associate to reasonably and appropriately implement the standards and implementation specifications[.]" Covered entities must take into consideration the following four factors:

The size, complexity, and capabilities of the covered entity or business associate.

The covered entity's or the business associate's technical infrastructure, hardware, and software security capabilities.

The costs of security measures.

The probability and criticality of potential risks to electronic protected health information.

What is the difference between a required and addressable implementation specification?

Implementation specifications within the Security Rule are either required or addressable. It's easy to tell whether an implementation specification is required or addressable because the word required or addressable will appear in parentheses immediately after the title (i.e. *Risk analysis (Required)*). The required implementation specifications are easy, all covered entities and business associates are required to implement the specification. For example, every covered entity and business associate is required to conduct a risk analysis to identify potential vulnerabilities and risks. An addressable implementation specification is not optional, but the covered entity can assess whether it would be reasonable and appropriate to implement the specification. The implementation specification must be implemented if it is reasonable and appropriate. However, if the implementation specification is not reasonable and appropriate, the covered entity must "(1) Document why it would not be reasonable and appropriate to implement the implementation specification; and (2) Implement an equivalent alternative measure if reasonable and appropriate."

What is a risk analysis, and how do I complete one?

A risk analysis is a required implementation specification in 45 CFR 164.308(a)(1)(ii)(A). This is probably the most common requirement covered entities are found to be noncompliant with during an audit. Covered entities and business associates are required to "[c]onduct an accurate and thorough assessment of the potential risks and vulnerabilities to the confidentiality, integrity, and availability of [their] electronic protected health information[.]"

There are numerous ways to conduct a risk analysis. You can conduct a risk analysis yourself or hire a third party to help you. There are numerous options available to entities that want to hire a third party to help. There are online programs that will walk you through the process and store your risk analysis and there are consultants that will visit your office and provide hands on support. If you conduct your own risk analysis, it is easiest to start with a template rather than creating one yourself. The U.S. Department of Health and Human Services (HHS) has an online risk analysis on their website. You can find it by using the link in the last question. Other options might be more thorough or easier to customize to fit your specific entity. Members of the ISAC HIPAA Program have access to a risk analysis toolkit and webinar series that explains how to walk through the process.

Do I have to use tapes to save my data backups?

There are a variety of ways to save data backups. Having a data backup plan is a required implementation specification in 45 CFR 164.308(a)(7)(ii)(A). The requirement is to "[e]stablish and implement procedures to create and maintain retrievable exact copies of electronic protected health information." Data backups are required to prevent covered entities from losing electronic PHI. Some computer viruses can infect an organization's entire system and make their data unusable. An effective data backup system would prevent your entity from losing everything because the backups would allow you to essentially start over with your data unharmed.

This question is a good example of things that need to be updated over time. It's important to mention there is a requirement in HIPAA to review and modify measures used to comply with the Security Rule. Technology changes over time so procedures need to be evaluated periodically to see if anything needs to be updated. A common way to backup data 10 or 20 years ago was to save everything to a tape and store that tape in a different location. That location could have been a secure storage facility or an employee's basement. Technology has changed so you no longer need to have tapes sitting around. Systems are now able to automatically store backups in the cloud. Backup solutions can be expensive, and not all covered entities have mass amounts of electronic PHI to store. This is where the flexibility of the rule comes in. Covered entities have the option to implement a data backup system that works for their specific organization.

Where can I find additional information about ways to comply with the implementation specifications?

HHS issues guidance on how to comply HIPAA. HHS published several educational papers on how to comply with the Security Rule and has developed other guidance materials and tools. The National Institute of Standards and Technology (NIST) is also a good resource; however, information from NIST is not legally binding for covered entities. You can find links to applicable materials from both the HHS and NIST here: https://www.hhs.gov/hipaa/for-professionals/security/guidance/index.html.

You can also find information specific to cybersecurity here: https://www.hhs.gov/hipaa/for-professionals/security/guidance/ cybersecurity/index.html.

Another resource for Iowa counties and mental health and disability services regions is the ISAC HIPAA Program. For a small yearly fee, the ISAC HIPAA Program provides basic consultation, assistance and training on general HIPAA topics and issues. Feel free to reach out to me if you have any questions.



What's your cybersecurity IQ?

Answer Key

1. Which of the following is the safest password?

a. R%R\$R@aMtaUN! b. Summ3r2017 c. M@h@skaIA d. iLm!J@c)&dI^A f. a and d g. all of the above

Answers a and d are examples of good online passwords or passphrases. Some security experts recommend the use of complex passwords that are at least 12 characters, others recommend the use of a passphrase. 'iLm!J@c)&dl^A' is a random, computer generated password. 'R%R\$R@aMtaUN!' is a passphrase consisting of the first letters of a quote and a few added symbols and punctuation marks. The most important is to make it long and don't use common language or symbols as much as possible. For example, hackers are smart enough now to look for things like D@GGI3! (replacing the o with @ and the e with a 3).

In addition to a strong password and whenever possible, use two-factor, or multi-factor, authentication. Sites using this method will ask you to put in your password, then text or email another code you must enter before proceeding.

2. True or Faise Software and application updates are not important and can be ignored.

False. Keeping your software and browsers updated is vitally important. Most updates include security fixes and additions. Older software will continue to have bugs and exploitable holes that allow hackers and cyber criminals easier access to your machine and data.

3. What is the only true guarantee against data loss due to a cyber attack such as ransomware?

My county is small. We don't need to worry about cyber attacks. Having anti-virus software Having data securely backed up and accessible Having enough money to pay the ransom Restricting internet access to employees

c. The only way to ensure protection against attacks such as ransomware is to back-up your data securely, preferably to a remote site, and have it easily and quickly accessible.

4. Which website URL is legitimate? The correct URL is a. https://www.payapl.com/us/webapps/mpp/ requesting-payments. See incorrect portions of the other URL addresses in red below.

- b. http://www.paypay.com.home/
- c. https://www.pay.pal.com
- d. https://www.paypal.com/us/home

Paypal will always use the 'https'. This s at the end of http indicates they use a secure socket layer (SSL) which encrypts the transmission of data from your browser to their web server. Be suspicious of links when: additional characters are added after the .com; additional words are added; and slight misspellings are used.

5. What is Wardriving? a. Interstate 80 b. Looking for unsecure wi-fi networks c. The next Mission Impossible movie

b. The term used to describe hackers driving around neighborhoods looking for unsecured wi-fi networks.

6. TRUE OF FALSE All of our county employees have anti-virus software installed on their computers, so our network is fully protected.

False. Antivirus software installed on an individual computer is only one component of a complete cyber-security strategy.

The lowa County 14 October 2018

7. You receive an email from a co-worker with an attachment. The subject line reads "Please See Attached Document". The email contains no further information. What should you do?

- a. Open the attachment to get more information
- b. Contact the sender via phone or separate email to confirm the validity of the message
- c. Delete the email
- d. Both b and c are correct

d. The correct answer is to contact the sender via a separate email or phone call and delete. If the sender has no knowledge of the email, delete it. Attachments from an unknown source should never be opened. Attachments that appear to be from an unknown source, are not expected, or appear to be out of the ordinary should be verified.

8. What's your best defense against cyber threats?

a. Hope it doesn't happen	b. Get an annual security audit from an unbiased source	
d. Plan for an attack	e. Train staff	t

c. Never access the internet f. b, d, and e

f. The best defense against a cyber attack is to regularly train staff, have a plan that can be implemented immediately when an attach does occur, and consider having a security audit done by an external, unbiased source.

9. TRUE OF FALSE Employees are responsible for the majority of security breaches in the United States.

True. "Negligent employees are the number one cause of data breaches at small and medium-sized businesses (SMBs) across North America and the UK" – Keeper Security and the Ponemon Institute, 2017

Source: DeNisco Rayome, Alison (2017, September 19 Published). *Report: Negligent employees are no. 1 cause of cybersecurity breaches at SMBs.* https://www.techrepublic.com/article/report-negligent-employees-are-no-1-cause-of-cybersecuritybreaches-at-smbs/

What can you do?

1. Update the workplace policy: The report suggests a clean desk rule as well as a chapter of company policy dedicated to remote workers and external vendors.

2. Secure physical access to information: Keep sensitive information locked in desk drawers or in lockers, shred paper documents when necessary and take notes on a computer or laptop.

3. Dispose of old hard drives correctly: "A lot of companies or employees assume that information can be deleted or cleaned on a hard drive, but it's not true. The hard drive has to be destroyed," said Shred-it's Kalsi.

4. Make sure every employee knows whom to call: An employee should feel comfortable reporting a lost or stolen device and do it as quickly as possible. "Communication is number one," said Kalsi.

Source: Reinicke, Carmen (2018, June 21 Published). *The biggest cybersecurity risk to US businesses is employee negligence, study says*. https://www.cnbc.com/2018/06/21/the-biggest-cybersecurity-risk-to-us-businesses-is-employee-negligence-study-says.html

10. TRUE OF FALSE No internet connection means no virtual security threats

False. Unless you are dealing with a machine that never connects to the internet at some point it will interact with other computers or physical data sharing devices like USB drives or CDs.

Interesting note: While being entirely disconnected from the internet is a safer strategy in today's world, it may not be soon. A malware is being researched/tested that uses radio waves, sound, light, and other covert channels to access fully disconnected computers!

https://www.wired.com/story/air-gap-researcher-mordechai-guri/ https://hub.packtpub.com/top-5-cybersecurity-myths-debunked/

The Iowa County 15 October 2018

ISAC Brief

ISAC Annual Conference General Session Summary - August 22, 2018

ISAC President Lonny Pulkrabek called the General Session to order and led the membership in the Pledge of Allegiance. He introduced the ISAC Executive Committee and all members of the ISAC Board of Directors.

Bill Peterson gave conference announcements.

Joel Rohne, recognized the Johnson County Board of Supervisors and GROW: Johnson County and the Hamilton County Conservation Board as the 2018 ISAC Excellence in Action Award winners.

Matt Chase, NACo Executive Director, gave the keynote address.

Mark O'Connell, Wisconsin Counties Association Executive Director, and Fred Hubbell, candidate for governor, discussed issues of importance to Iowa counties as part of the ISAC gubernatorial candidate forum.

Peggy Rice, ISAC Past President and Humboldt County Auditor, honored Harlan Hansen, ISAC Past President and former Humboldt County Supervisor, as the 2018 ISAC Golden Eagle.

President Pulkrabek gave a perspective of his term.

Mark O'Connell, Wisconsin Counties Association Executive Director, and Governor Kim Reynolds discussed issues of importance to Iowa counties to conclude the ISAC gubernatorial candidate forum.

President Pulkrabek adjourned the session.











16 The lowa County October 2018

Keep Iowa Beautiful

There is no silver bullet!

The use of the term 'silver bullet' often refers to the ability to cut through red tape and complexity to provide an immediate, quick, and easy solution to a problem or a need. It is like a miracle or waving a magic wand. In myth, the silver bullet was the only way to kill a werewolf. In more modern times it was the silver bullet from the Lone Ranger. He often appeared out of nowhere, left a silver bullet, and the problem was solved.

It tends to be our nature to look for the "easy way" out or a quick and convenient solution to a problem. Yes, on occasion, that does happen! That is rare and the normal rule is creative thinking, clear vision, and hard work to get the job done.

Spending time trying to find that 'silver bullet' has about the same chance of success as buying a lottery ticket as the way to finance your new home. Sure,



KEEP AMERICA BEAUTIFUL AFFILIATE

Gerald F. Schnepf Executive Director, Keep Iowa Beautiful gschnepf@keepiowabeautiful.com

go ahead and try, but, recognize that you can waste valuable time and effort. Having a clear target and working toward it in small steps with diligence and commitment can be far more efficient and effective in the long run. Improving and enhancing your community takes leadership, time, and effort along with support by the community.

Another thing happens when you work for success. It turns out that you build your skills and talents at working to find solutions and then acting on them. Building partnerships, developing strategies, and doing the research and investigation become increasingly valuable over time. Learning, sharing, and partnering are often the keys to success.

It is somewhat like taking a trip – you know where you want to go, so you use a map to find the route to get there. You can take a fast route, scenic route, or maybe even one based on history or culture. The point is that there is often more than one way to reach your goal. Select the one that appeals to your interests and proceed.

Regardless of the route you choose, you can only get there if you start moving in that direction through hard work and effort. As mentioned, small steps make the journey much easier. There is an old phrase – "How do you eat an elephant? One bite at a time." There isn't any quick and easy way. The silver bullet is elusive! It doesn't replace leadership, a vision, and hard work in building pride in your community.



Pictured above and on the previous page are photos from the ISAC Annual Conference General Session and the Annual Conference conferece-wide entertainment event, ARTS + EATS + TUNES, which was held at Mainframe Studios in Des Moines.



Criteria and Procedures for ISAC Scholarships

The Iowa State Association of Counties (ISAC) is a private, nonprofit corporation whose members are county officials and employees from the 99 counties in Iowa. ISAC has established the following criteria and procedures for granting scholarships:

1. Eligibility to apply is limited to children of current county officials or employees. This does not include city employees, employees of county extension offices, or candidates who are themselves county employees.

2. At least one (1) \$1,000 scholarship shall be awarded annually.

3. The candidates must be seniors in high school.

4. This is a one (1) year scholarship and can be received only once by an individual.

5. The scholarship can be awarded to anyone who will be a full-time student of any college requiring at least a minimum of two (2) years for a degree.

6. The scholarship monies will be paid directly to the college; one-half upon acceptance, one-half upon completion of the first semester.

7. The candidates must provide personal reference statements from three (3) individuals other than family members, complete an application, and submit to an interview.

8. The criteria used in awarding the scholarship will be scholastic achievement, financial need, participation in extracurricular/community activities and overall character.

9. The scholarship committee shall award all scholarships and the decision of the selection committee shall befinal.

10. The scholarship committee shall consist of seven (7) members, to be appointed by the ISAC President. The selection committee shall consist of one (1) representative from each ISAC district, plus one (1) member of the ISAC Board of Directors.

11. ISAC reserves the right to verify any information provided on any application.

12. Scholarships will be announced at the ISAC Legislative Conference in March.

13. Scholarship winners have two years to use their award. During the two years, they may apply to the scholarship committee for an extension of the time limit. The scholarship committee shall recommend to the ISAC Board of Directors whether to allow the extension of the time limit.

14. It is a requirement of the finalists for this scholarship to come in and participate in a personal interview (early February) with a panel of judges or you may be disqualified for the award.

15. Applications must be postmarked by December 7. 2018.

16. Applications should be mailed to:

ISAC, 5500 Westown Parkway, Suite 190, West Des Moines, IA 50266-8202



Scholarship Application

Name of Applicant
Address
CityZip
Home CountyHome/Cell Phone
E-mail AddressName of High School
Mother's NameMother's JobTitle/Occupation
Father's NameFather's Job Title/Occupation
Which parent is a county official or employee?
County and DepartmentCounty Position
County Phone #Work E-Mail
Proposed college
Have you taken the SAT/ACTIf so, your score
Total Class Size Rank in Class Grade Point on a 4.0 scale
Financial Need:
Family's Household Income: Please circle
(\$0 - \$49,999) (\$50,000 - \$99,999) (Over \$100,000)
Special circumstances that have impacted your family's income:

Essay: On another sheet of paper type an essay of no more than 250 words explaining your career plans and future goals. MAKE US SEE THE REAL YOU.

Extra-Curricular Activities: In the space provided, please identify your most significant extra-curicular activities, school activities, work experience, etc. that might be helpful to the committee in judging your application.

References: We need personal reference letters from three (3) individuals other than family members (Teachers, employers, advisors, etc.).

Transcript: Please enclose a copy of your high school transcript with your application.

For you to be considered for a scholarship you must:

- 1. Return application filled out completely and signed
- 2. Enclose your typed essay
- 3. Include three letters of personal reference
- 4. Enclose your official high school transcript

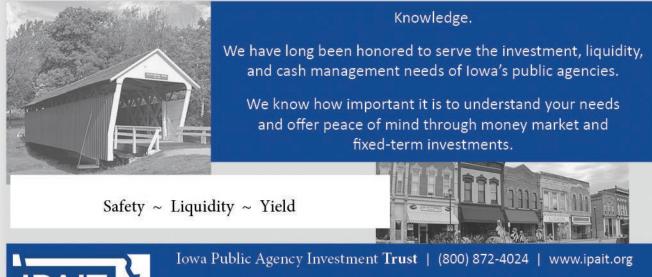
NOTE: If you do not comply with these requirements, your application may be disqualified.

Return to: Iowa State Association of Counties, 5500 Westown Parkway, Suite 190, West Des Moines, IA 50266-8202. **Applications must be postmarked by December 7, 2018.**

I hereby certify that this application contains no misrepresentation or falsifications and that the information given by me is true and complete to the best of my knowledge and belief.

Signature of Applicant: _____

THE IPAIT DIFFERENCE... Since 1987



Call us today to let us know how we can serve you! Sponsored by ISAC Investment Advisory Services provided by Miles Capital, Inc.



How do you resurface an aging road, protect the environment, plus save time and money?

Call Gallagher.



We'll show you how to dramatically reduce your pavement resurfacing program's budget, and do your part to help protect the environment.

Hot In-Place Recycling is not only a very green process that reduces the carbon footprint by 28% versus mill and overlay, it also reduces congestion and user-delays with far less trucking required.



Gallagher Asphalt Corporation 18100 S. Indiana Avenue Thornton, IL 60476

800.536.7160 hotinplacerecycling.com



Dorsey & Whitney

We are a proud supporter of ISAC and Iowa Counties.

Dorsey's attorneys provide specialized legal services for county financing, economic development and public health.

- Emily Hammond Robert Josten
- John Danos Brian Damman
- Cris Kuhn
- · Amy Bjork

Dave Claypool

801 Grand, Suite #4100 | Des Moines, IA 50309-2790 | (515) 283-1000

() DORSEY always ahead dorsey.com

on Fall

March 2019

2-5

13

14-15

July 2019

August 2019

12-15

21-23



NACo Legislative Conference

(Iowa State Capitol, Des Moines)

(Veterans Memorial Community Choice Credit

(Veterans Memorial Community Choice Credit

If you have any questions about the meetings listed above or would

like to add an affiliate meeting to the ISAC calendar, please contact

Union Convention Center, Des Moines)

Union Convention Center, Des Moines)

County Day at the Capitol

ISAC Spring Conference

NACo Annual Conference

ISAC Annual Conference

Kelsey Sebern at ksebern@iowacounties.org.

(Las Vegas, Nevada)

(Washington, D.C.)

2018/2019 Calendar

October 2018

3-5	ISAC Board of Directors Retreat
	(Johnson County)
3-5	Iowa Environmental Health Associati

- Conference (West Des Moines Marriott) 21-24 Assessors Fall Conference
- (Holiday Inn Des Moines Airport) 24 Iowa Stepping Up Summit
- (Hy-Vee Hall, Des Moines)

November 2018

ISAC Board of Directors Meeting 15-16 (ISAC Office)

December 2018

- 2-5 **ISSDA Winter School**
- (Holiday Inn Des Moines Airport)

2018 ISAC Preferred Vendors

Kingston Life and Health

Elite Preferred Vendor

IP Pathways

(IPAIT)

ISG

Endorsed Elite Preferred Vendors

representing ICAP and IMWCA

Endorsed Platinum Preferred Vendors

Iowa Public Agency Investment Trust

Wellmark Blue Cross Blue Shield of Iowa

12-14 Iowa County Engineers Conference (Veterans Memorial Community Choice Credit Union Convention Center, Des Moines)

January 2019

16-17	ISAC New County Officers School
	(Sheraton West Des Moines)
31	Statewide Supervisors Meeting
	(Embassy Suites Des Moines Downtown)

MidAmerican Energy Northland Securities, Inc. Schneider Geospatial "Solutions," Inc. County Risk Management Services, Inc. Tyler Technologies

Gold Preferred Vendor

Ahlers & Cooney, P.C. Community State Bank CoreLogic Cost Advisory Services, Inc. D.A. Davidson Delta Dental DEVNET, Inc. Dorsey & Whitney LLP Eagleview Forecast5 Analytics Gallagher Asphalt Corp. Hopkins and Huebner, P.C. Houston Engineering Inc.

ImageTek-Inc. ITC Midwest, LLC Purple Wave Auction, Inc. Speer Financial, Inc. The Sidwell Company

Vanguard Appraisals, Inc. Wells Fargo Ziegler CAT

Silver Preferred Vendors

Clifton Larson Allen, LLP Cott Systems, Inc. Midwest Peterbilt Group Nyhart

Endorsed Preferred Vendors

National Association of Counties (NACo) Nationwide Retirement Solutions **U.S.** Communities

The lowa County

Platinum Preferred Vendors

Election Systems & Software

Matt Parrott/ElectionSource

Henry M. Adkins and Son

October 2018

Cybersecurity for Counties: PROTECT YOUR COUNTY WITH NACO AND MS-ISAC •

Learn more at www.NACo.org/cybersecurity
 With the second sec

ews" role="" ews-label">

Id="ca-view" id="ca-view"

Cybersecurity for Counties

Protecting digital information has become a new challenge for counties. NACo has partnered with the Multi-State Information Sharing and Analysis Center (MS-ISAC) to promote increased cybersecurity for county governments.

Cybersecurity for counties can provide:

- 24x7 support,
- Vulnerability Management Program,
- Real-time monitoring and early threat detection,
- Professional teams to assist with cybersecurity incidents,
- Cyber intel advisories & alerts.

This program is free for county governments.

Learn more at www.NACo.org/cybersecurity or



Vanguard Appraisals, Inc. AN IOWA COMPANY SERVING For All Your Assessment Services **IOWA COUNTIES** Consultation Appraisals FOR COST ALLOCATION SERVICES AND Software FINANCIAL MANAGEMENT SERVICES Web Sites Contact Jeff Lorenz (515)-238-7989 or Roger Stirler (515) 250-2687 1-800-736-8625 www.camavision.com GOVERNMENT AUCTIONS ourplewave.com Developing Solutions, Delivering Results. purple wave Sidwell GIS done right. · We market your equipment online and in your community. We sell your equipment to the highest bidder 866.608.9283 | www.purplewave.com We can also custom-build CONNECTED COMMUNITIES **ARE STRONGER COMMUNITIES** Medium-Duty Trucks for You First-Class Trucks, Parts & Service eterbil View photos & videos: www.pbtruck.com/sales Midwest Peterbilt Group: Council Bluffs, Des Moines & Sioux City Tyler's software solutions for Iowa counties can help 🐝 tyler you build a stronger community. Learn to expand your 877-501-7383 www.pbtruck.com territory at tvlertech.com/connectedcommunities. WATER RESOURCES OPKINS **UEBNER, P.C.** INFRASTRUCTURE ATTORNEYS AT LAV oines - Adel - Quad Cities Houston TRANSPORTATION Engineering Inc. ENVIRONMENTAL Experienced legal counsel for lowa's counties, GIS & TECHNOLOGY cities, and other local government entities. Now Serving Iowa We're proud to offer a full suite of engineering, environmental, and 877-ASK-ATTY technology solutions to the 99 877-275-2889 HARDE counties of the Hawkeye State. www.hhlawpc.com houstoneng.com SCOTT STEVENSON Susan E. Peterson, MBA Managing Director, Agency Relations Public Finance CoreLogic Tax Service 515 E Locust Street. Suite 200 2500 Westfield Dr., Ste. 102 CoreLogic[®] Des Moines, IA 50309 Elgin, IL 60124 DIR: (515) 471-2721 **D** A **DAVIDSON** т-г: (800) 642-5082 FIXED INCOME CAPITAL MARKETS CELL: (515) 783-1409

sstevenson@dadco.com

www.davidsoncompanies.com/ficm

NYSE: CLGX

Direct 847.783.7344 Fax 817.826.0849 speterson@corelogic.com

D.A. Davidson & Co. member SIPC

Experience the ES&S Difference

Election Systems & Software is the most experienced provider of total election solutions. For more than 40 years, ES&S has remained true to our vision,

"maintain voter confidence and

enhance the voting experience."

Providing our customers with trusted, quality and timely election services and products is our purpose, our promise and our passion.

Learn more about our mission by visiting our website:

essvote.com



6903 Vista Drive West Des Moines, IA 50266 www.northlandsecurities.com 515-657-4675 Member FINRA and SIPC Registered With SEC and MSRB Helping Iowa counties manage debt and plan for the future in changing times

Competitive Bonds Sales Debt Refinancing Property Tax Impact Analysis Tax Increment Financing Financial Management Plans Bond Underwriting Continuing Disclosure Bank Private Placement Referendum Assistance Capital Improvement Plans



Jeff Heil jheil@ northlandsecurities.com 641-750-5720



Michael Hart mhart@ northlandsecurities.com 515-657-4683



Heidi Kuhl

northlandsecurities.com 515-657-4684

RC 18-72 / MUNI 18-58





DANI DUNHAM, C.E.R.V - 800.728.4621 EXT. 3427 DDUNHAM@MATTPARROTT.COM



ElectionSøurce

WWW.ELECTIONSOURCE.COM

VOTING EQUIPMENT - BALLOT PRINTING - ELECTION PROGRAMMING - PROMOTIONAL PRODUCTS - VOTING BOOTHS - BALLOT STORAGE - & MORE!



26 The Iowa County October 2018

Thousands of Public Entities. Tens of Billions of Taxpayer Dollars. Protected.

Safe, Smart, Flexible Solutions for Managing Public Funds.

Across the United States, thousands of local and state governmental organizations use the Insured Cash Sweep[®], or ICS[®], and CDARS[®] services to access multi-million-dollar FDIC insurance through a single bank relationship, safeguard taxpayer money, keep the amount of their deposit in the community to support local lending, and eliminate the burden of ongoing collateral tracking.

What could be easier? See if your bank offers ICS and/or CDARS, or find one of the thousands that do.

CDARS www.ICSandCDARS.com

Placement of funds through the ICS or CDARS service is subject to the terms, conditions, and disclosures in the service agreements, including the Deposit Placement Agreement ("DPA"). Limits apply and customer eligibility criteria may apply. In the ICS savings option, program withdrawals are limited to six per month. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA"), a depositor's balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before ICS or CDARS settlen a deposit or after ICS or CDARS settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of ICS or CDARS satisfies those restrictions. When deposited funds are exchanged on a dollar-for-dollar basis with other banks in the network, the relationship institution can use the full amount of a deposit placed through ICS or CDARS for local lending, satisfying some depositors' local investment goals/mandates. Alternatively, with a depositor's consent, and in states where this is allowed by law, the relationship institution may choose to receive fee income instead of deposits from other banks. Under these circumstances, deposited funds would not be available for local lending. ICS, Insured Cash Sweep, and CDARS are registered service marks of Promontory Interfinancial Network, LLC 05/18



EMPLOYEE BENEFITS CONSULTING

- ISAC Association Health & Dental Plans
- Exclusive ISAC Life & Disability Trust
- Voluntary ISAC Worksite Benefits
- Leveraged Resources
- Claims Experience Discounts
- Wellbeing Rewards & Discounts
- Customized County Contracts
- Healthcare Analytics
- Actuarial Modeling



- Human Resources and Benefits Technology
- Dedicated Service and Support Team



Kingston Life and Health phone: 515-223-1114 fax: 515-223-9994 1755 Westlakes Parkway, West Des Moines, Iowa 50266 web: www.kingstonlifeandhealth.com email: timothyj@kingstonlifeandhealth.com

