

Online criminal history records help employers, others

TOPEKA— The Kansas Bureau of Investigation and accessKansas, the state's official Web site, have enhanced the online search capabilities for Kansas criminal history records at www.accesskansas.org/kbi/criminalhistory.

The enhancements allow users to conduct one search for the criminal records of an adult who uses two last names and to receive a confirmation number via e-mail to help track non-automated, or 'offline' searches, said Kyle Smith, director of public and governmental affairs.

"The option to search two last names is helpful when users are searching for records of an individual who has a maiden name or uses an alias," he said.

Previously online users were re-

quired to conduct and pay for two searches for such an individual, while people conducting a mail-in search were not.

"Now online searches provide exactly the same options as mailed-in searches, but online is much faster," Smith said.

An offline search occurs if a non-automated record is selected and the KBI Records Section staff intervenes to complete the automation of the record.

The user will now receive a confirmation number via e-mail for this offline search. The user should receive notice of the results within two working days and may then return to the criminal record site to obtain the record.

The confirmation numbers im-

prove both the users' and the help center staff's ability to track offline transactions. This will improve the level of customer service the help center can provide, if needed, by more directly linking a user to a specific transaction.

"The online Kansas criminal history records are used for non-criminal justice purposes," he said. Kansas statutes allow the public to request and obtain adult criminal conviction records by specific name.

These records are known as "rap sheets" and the Central Repository contains Kansas rap sheets from 1939 to present.

"Individuals and organizations request criminal history records for conducting background checks on employees and potential employ-

ees, verifying personal histories, certifying and licensing, genealogical research, qualifying persons for positions of trust, visa applications, adoptions and other personal endeavors," Smith said.

This online service, which was created without the use of any additional tax dollars, makes non-criminal justice record checks available in real time.

Previously record checks were submitted by mail and handled manually by the KBI staff. These mailed checks took about two to three weeks from request to response.

The fee for online searches is \$17.50 per record check, with a discount available for agencies providing direct care to children, the eld-

erly and the disabled.

These agencies must be pre-approved by the KBI and they are charged \$12.50 per record check.

The user-friendly system accepts Visa, MasterCard, Discover, and American Express charges, and all payments are processed through the accessKansas secure payment server.

About accessKansas

accessKansas is the official Web site of the state of Kansas (www.accesskansas.org) and a service of the Information Network of Kansas, the agency providing electronic solutions for the state.

Kansas Information Consortium, a wholly owned subsidiary of eGovernment firm NIC, Inc. (Nasdaq: EGOV), is the network man-

ager for accessKansas.

About NIC

NIC manages more eGovernment services than any provider in the world.

The company helps government communicate more effectively with citizens and businesses by putting essential services online. NIC provides eGovernment solutions for 1,400 state and local agencies that serve more than 71 million people in the United States. Additional information is available at www.nicusa.com

For other questions or information, call Smith at (785) 296-8290, e-mail: kyle.smith@kbi.state.ks.us or Brian Stevenson, director of marketing, (785) 296-5154 or e-mail: brians@ink.org

Read everything before accepting credit cards

Dear Attorney General Kline: My daughter has just completed her first year in college. I would like to educate her on the importance of wise financial decisions. Would you provide any advice on the matter or important educational material.

Dear Kansas Consumer: Each year, my office receives a fair amount of complaints that involve credit cards. Before consumers apply for credit cards, they need to read all of the information that accompanies a credit application. Otherwise, those consumers may end up with unanticipated charges and varying terms and conditions. Listed here are some terms and conditions found on typical credit card statements and applications.

- APR (annual percentage rate) - yearly interest rate on any outstanding balance;

- Grace period - amount of time between the date of purchase, and the date that interest accrues for that purchase. If a card has a standard grace period, consumers avoid finance charges by paying their cur-

rent balance in full. If there is no grace period, the issuer imposes a finance charge from the purchase date or from the date each transaction is posted;

- Annual fees - an annual fee for granting credit, varying between \$15 to \$55;

- Transaction fees and other charges, cash advances, late fees, over credit limit fees, or monthly fees.

One important lesson to impress upon your daughter, and anyone who owns a credit card is that the above fees, and varying interest rates aren't nearly as costly as losing your identity.

Identity theft is one of the fastest growing crimes in the world, and unfortunately Kansas is no exception to this trend. Identity theft occurs when someone enters into transactions pretending to be you, and uses your financial information.

The widespread use of credit cards, especially with machines where identity is not checked ("pay-at-the-pump" gas stations, self-

check-out stands), makes it easy for someone who has stolen your card to charge goods to your name and good credit record. Typically, people affected do not know that their personal information has been stolen until the credit card charges show up on their billing statements.

- Do not disclose sensitive personal information over the phone, by mail, or via e-mail unless you've initiated contact or have a preexisting business relationship with the company with which you are dealing.

- Do not dispose of personal information or information that contains account numbers without first shredding. (This includes destroying pre-screened credit card offers in the mail.) To opt-out of pre-screened credit card offers, call: 1(888) 5-OPT-OUT (1-888-567-8668).

- Open monthly credit statements promptly to compare with your receipts. Report mistakes or discrepancies to the company immediately. Under the Fair Credit Billing Act (FCBA), a credit card issuer must

investigate errors within 60 days of the date the statement was mailed.

Federal Law limits the maximum liability for unauthorized use of Automated Teller Machine (ATM) and debit cards to \$50 if the unauthorized use is reported within two days. At any point thereafter, liability increases to \$500. The Truth in Lending Act limits your liability for unauthorized credit card charges to \$50 per credit card. However, if the loss involves your credit card number, but not the card itself, you are not liable for charges.

As a final reminder, should your credit card be lost, stolen, or used without your approval, immediately contact your credit card provider and follow their directions on reviewing and reporting. If this procedure results in charges of more than \$50 per account, you should then notify the Attorney General's Consumer Protection Division at 1-800-432-2310.

Eitor's note: Attorney General Phill Kline offers this public service to help people avoid becoming victims of consumer fraud. Although some of the details have been changed, the cases appearing in this column are based on actual complaints. For further information or to file a complaint, please write Attorney General Phill Kline, Consumer Protection Division, 120 SW 10th Ave., 2nd Floor, Topeka, Kansas 66612, or call the toll-free Consumer Hotline, 1-800-432-2310.

Despite increase, interest rates still low

WASHINGTON (AP) — Federal Reserve policy-makers took the first step in what they signaled should be a slow rise in interest rates. Even with the Fed's first rate increase in four years, costs to borrow money still remain a pretty good deal for Americans.

The modest one-quarter percentage point increase ordered Wednesday nudged up a key short-term interest rate controlled by the Fed to 1.25 percent, from a 46-year low of 1 percent.

In response, commercial banks, including Wells Fargo and Wachovia, announced that they were boosting their prime lending rate by a corresponding amount — to 4.25 percent, from 4 percent. The prime rate, a benchmark for many short-term consumer and business loans, also hasn't gone up in four years.

"A prime interest rate of 4.25 percent to 4.50 percent is still pretty cheap by historical standards," said Chris Weber, an economics professor at Seattle University. People taking out loans for cars, homes and other big-ticket goods will pay more in interest, but rates should still continue to be attractive, analysts said.

For savers, who have been stuck with measly returns over the past several years, the Fed's decision means they will earn a bit more interest on bank accounts, certificates of deposit and other savings products.

"The first interest rate hike in four years is long overdue in the eyes of depositors," said Greg McBride, a financial analyst with Bankrate.com, an online financial service. "However, it will take considerable action by the Fed before yields return to historical norms."

The nationwide average for a one-year CD is currently 1.50 percent, while the historical norm would be in the 3.5 percent to 4 percent range, he said.

Last June, the Fed pushed down its key short-term rate to 1 percent, marking the 13th rate cut in a series that began in January 2001. During that time, the Fed battled to help an economy staggered by a series of blows from a plunging stock market and the 2001 recession to terrorist attacks and two wars.

With the economic recovery now firmly rooted and the jobs climate improving, the Fed felt it was safe to start raising rates to head off inflation, which has been moving higher, analysts said.

The Fed suggested that for now it wasn't overly worried about inflation. "Although incoming inflation data are somewhat elevated, a por-

tion of the increase in recent months appears to have been due to transitory factors," the Fed said.

Against that backdrop, Fed policy-makers were still of the view that they could raise rates gradually. But they also said they stood ready to act more aggressively should inflation prospects worsen, a point that has previously been made by Fed Chairman Alan Greenspan on several occasions.

Economists interpreted the Fed's remarks, taken all together, as boding for further, modest one-quarter point rate increases in the future, including one at the next meeting on Aug. 10.

"The Fed will proceed at an extremely cautious pace in this tightening cycle," said Sherry Cooper, chief economist at BMO Nesbitt Burns.

Some economists predict the funds rate could rise to 2 percent by the end of this year, which would mean the prime rate would move up by a corresponding amount to 5 percent.

Rates on 30-year mortgages, which last week stood at 6.25 percent, are expected to rise to around 6.9 percent by year's end, which still would be low by historical standards.

The Fed's quarter-point increase also means higher rates on credit cards tied to the prime rate, home equity loans and home equity lines of credit, economists said. McBride said the average nationwide rate on a home equity loan is currently 7.22 percent, on a home equity line of credit is 4.77 percent, and on a variable-rate credit card is 13.53 percent.

The economy has been a hot topic in the presidential campaign, with President Bush insisting things are rebounding and Sen. John Kerry talking about a squeeze on the middle class. Analysts said voters likely would see little impact on the economy between now and November from the Fed's action.

White House spokesman Scott McClellan said, "It's not unexpected that as the economy continues growing stronger that interest rates may rise some. That's not something at this point that is a con-

cern."

Gene Sperling, an economic adviser to Kerry, D-Mass., said the real threat to interest rates was not Fed action but Bush's tax cuts, which have caused the federal budget deficit to balloon.

KBI agent charged with vehicular homicide

PAOLA (AP) — A Kansas Bureau of Investigation agent was charged this week with vehicular homicide for a March 4 head-on collision that killed a Fort Scott woman in Miami County.

Shawn M. Campiti, 31, who is based in Pittsburg, faces up to a year in jail and a \$2,500 fine if convicted of the misdemeanor charge, which was filed Monday in Miami County District Court. Campiti is scheduled to appear in court July 29.

His attorney, Tom Bath of Johnson County, said Campiti did nothing wrong.

"Not every accident is a crime," Bath said. Prosecutors said Campiti was driving north on U.S. 69 to testify

before a grand jury in Kansas City, Kan., when his truck crossed into the southbound lane of traffic and hit a vehicle driven by 40-year-old Denise M. Ivison.

Ivison was killed. Campiti, who was seriously injured, has not yet returned work.

Kansas Bureau of Investigation agent Stephen Rosebrough, who was riding with Campiti, also was injured.


Campiti is accused of driving in a way that created "an unreasonable risk of injury."


"Shawn feels horrible about this tragedy," Bath said. "We're currently in the process of obtaining information and exploring our options, but I don't believe Shawn Campiti committed a crime."


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