

NEWS

& Views

N E W S L E T T E R

AUTOMOTIVE RECYCLING INDUSTRY OF NEBRASKA

1335 H STREET, SUITE 100
LINCOLN, NE 68508-3748
402/476-1528 FAX 402/476-1259

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PRESIDENT'S MESSAGE

The Greater Midwest Auto Recycler's Exposition is here. I'm hopeful to see all of you at the Holiday Inn Convention Center in Omaha on Friday and Saturday of this week. We have a great line up of exhibitors and speakers.

This Convention is one of the highlights of the year for me. It's a chance to see all my Nebraska recycling friends, plus those from Iowa and other states who come to this meeting.

If you haven't signed up, you can still register at door on Thursday evening or Friday morning.

I would like to put in a special thank you to Owl

Auto Parts and Kramer Auto Parts in Grand Island for hosting the Summer Convention. Tom and Jeanne Graves opened their home for our membership meeting and their cabin for a day of swimming and boating on the lake and the Kramer family hosted a great barbecue lunch.

March came in like a lion, which hopefully means it will leave like a lamb - however, this week, we're seeing a little more of the lion, even with the robins dancing around in the lawn.

See you in Omaha, Kirby Andersen, President

SEE GREAT EXHIBITS AT RECYCLER'S EXPO

The Automotive Recycling Industry of Nebraska would like to offer special thanks to this year's exhibitors at the Greater Midwest Automotive Recycler's Expo.

- Advantage Metals, Kansas City, MO
- Al-jon Manufacturing, Ottumwa, IA
- Alter Metal Recycling, Lincoln, NE
- Auto Data Direct, Inc., Tallahassee, FL
- Automotive Recyclers Association, Fairfax, VA
- Berkshire Hathaway Homestate Companies, Omaha, NE
- Brown Recycling Manufacturing, Inc.,

Somerville, AL

- Buddy Automotive Innovations, Manitou Springs, CO
- Car-Part.com, Ft. Wright, KY
- CheckMate by Car-Part.com, Ft. Wright, KY
- The Connection, Rockledge, FL
- DeVries Equipment, Ankeny, IA
- Fast Parts, By Car-Part.com, Ft. Wright, KY
- Hollander, A Solera Company, Plymouth, MN
- Hotlines, Inc., Council Bluffs, IA
- Induction Innovations, Inc., Gilberts, IL
- The Locator, Whiting, IA
- Midwest Econo Sales, LaMonte, MO
- Nordstrom's Auto, Inc., Garretson, SD
- Northern Lighting, Cedar Springs, MI
- Nu-Parts Automotive Products, Tempe, AZ
- R.M. Johnson Company, Inc., Annandale, MN
- REDPRO, Bettendorf, IA
- Shine Bros., Inc., Spencer, IA
- SAS Forks, Luxemburg, WI
- Wheeler's Express Parts, Waterloo, IA

U.S. CONGRESSMAN LEE TERRY TO SPEAK AT CONVENTION

Do you wonder what's happening in Congress. Omaha Congressman Lee Terry will be the featured

luncheon speaker on Friday at the Expo. Updates on the stimulus packages and budget bills along with other issues facing the U.S. Congress will be the topics covered by the Congressman who serves on the Energy and Commerce Committee.



Photo: Nebraska Historical Society

2009 LEGISLATURE NEARLY HALF OVER COMMITTEE HEARINGS WINDING DOWN

The 90-day session of the Nebraska Legislature is just about half over. Only 679 bills were introduced during the first 10 days of the session, and each of these bills has or will have had a hearing. That number is quite a bit lower than other 90-day session years. The Legislature has been meeting in the mornings, with hearings each afternoon. The first full day of floor debate will begin on March 31, once hearings have been concluded.

Sixteen new senators joined the Legislature this year, and meeting the new members has been refreshing. Floor debate sped along fairly

rapidly during the first month of the session, but heavier issues are now being discussed, taking up more time.

This long session year is the budget year, where the Legislature sets the two-year, biennial budget. With revenue projections being predicted down, the Appropriation's Committee has been wrestling with the budget in recent weeks.

There are a few bills of interest for our industry.

- L.B. 560 - Introduced by Sen. Steve Lathrop - Bill has been killed. The bill would have: expanded unlawful parking areas to include properly posted private property; required that signs posted on private property include who to contact for information regarding a towed vehicle; require that any person who tows a motor vehicle would be responsible for ensuring the property from which the vehicle was towed was properly posted and that the written statement required under the law was provided to the owner or driver of the towed vehicle; and establish a maximum fee for towing, administrative expenses and the storage of vehicles towed. The bill was unanimously killed by the Transportation Committee.
- L.B. 50 - Introduced by Senator Deb Fischer. The

Bill would add to the definition of Motor Vehicle within the Motor Vehicle Industry Licensing statutes by including engine, transmission, or rear axle that is manufactured for installation in a motor vehicle with a gross weight rating of more than 16 thousand pounds. The new language will allow motor vehicle engine manufacturers who enter into separate agreements with franchised dealers to be governed by the motor vehicle franchising laws and under the authority of the Motor Vehicle Industry Licensing Board. The bill has passed and has been signed by the Governor.

- L.B. 472 - Introduced by Senator Tony Fulton. The purpose of the bill was to prevent immediate payment for stolen copper and other high value metals. The bill would have required the purchaser to hold the check for three days prior to mailing it to the seller. The bill was killed by the Transportation Committee.
- L.B. 416 - Introduced by Senator Tony Fulton. The bill is still in the Transportation Committee and would allow for one license plate on motor vehicles (rear only) for cost reduction.

MEMBER SPOTLIGHT OWL AUTO PARTS, GRAND ISLAND, NEBRASKA

You know that friendly face you see at the Summer Outing and the Greater Midwest Convention. That's none other than Tom Graves, owner of Owl Auto Parts, located in Grand Island, Nebraska. Owl is the feature of Member Spotlight in this issue of the Automotive Recycling Industry of Nebraska Newsletter.

Operated by Tom Graves, Owl Auto Parts has been open for business at their current location for 63 years. Originally opened by Tom's father-in law, Cecil Larson, Owl Auto Parts was "green" and recycling before it was the popular thing to do. The unique name was the creation of Cecil's Mother who was thinking of the wise old owl. Cecil was extremely innovative for his time, as he was one of the first operations in Nebraska to take parts off cars and put them on the shelf. Owl Auto Parts has been a member of the Association since it's founding, with Cecil serving as the original Secretary/Treasurer.

Tom has been running Owl Auto Parts for 28 years and does not see much change for the industry around the corner other than more computer technology. It has been 20 to 25 years since the industry computerized for

managing inventories. The technology just keeps getting faster and more efficient. There has not been much change at Owl Auto Parts either. Butch Noakes has been working for the family run business for 50 years.

Tom and his wife Jeanne have two sons, one living in Hastings and the other in Kearney, and three grandsons. In addition to being a very active member, Tom also served two terms as President of the Automotive Recycling Industry of Nebraska.

PROTECT YOUR CUSTOMERS: INFORMATION THAT SHOULD AND SHOULD NOT BE INCLUDED ON ELECTRONICALLY PRINTED RECEIPTS

Effective October 1, MasterCard mandates that electronically printed merchant receipts must omit the card expiration date.

By P. Gayle Hoskinson, Interchange and Compliance Manager — Heartland Payment Systems

When accepting payments by credit or debit card, protecting your customer's personal information is essential for reducing fraud. One way to do this is limiting the amount of cardholder information that appears on electronically printed receipts. In fact, many organizations — including credit card companies and the federal government — have mandates governing the amount and type of

cardholder information than can appear on these receipts. Compliance with these guidelines protects your customers and your business — and helps you avoid costly non-compliance fines.

The credit card companies' Payment Card Industry Data Security Standards (PCI DSS) — which dictate mandatory security requirements for all businesses that process, store or transmit credit and/or debit card information — the federal government, and even individual states, cities and counties — all have slightly different guidelines for protecting cardholder information. All, however, require limiting — or truncating — the customer account information that appears on receipts.

For example, the Fair and Accurate Credit Transactions Act (FACTA), a federal law addressing identity theft prevention measures, requires electronically printed customer receipts to list no more than the last five digits of the credit/debit card number and not show the card's expiration date. Visa® and MasterCard® mandate that no more than the last four digits appear on receipts, while Discover® and American Express® advise merchants to follow state truncation laws.

Visa and MasterCard have the strictest mandates which also meet FACTA and PCI DDS. To comply with Visa

and MasterCard standards, you must display only the last four digits of the Primary Account Number (PAN) on a customer's electronically printed receipt. You must include fill characters that are not blank spaces or numbers for the preceding PAN digits — for example, XXXX XXXX XXXX 1234 or **** * 5678 . You must also omit the expiration date on customer receipts. And, effective October 1, MasterCard mandates that electronically printed merchant receipts must also omit the card expiration date and strongly recommends that the receipts include only the last four digits of the PAN.

Make sure your electronic point-of-sale (POS) system — whether a terminal or software — meets the PAN and expiration date requirements. Otherwise, you could face Visa and MasterCard fines starting at \$5,000 for the first violation and up to \$50,000 for a fourth violation — as well as risk losing your ability to accept card payments. Fines against merchants can even be up to \$500,000. Federal and state penalties may also apply. These vary, but can be as much as \$10,000 per transaction and can have felony charges associated as well. Contact Heartland Payment Systems or your POS vendor to ensure your equipment is compliant with Visa and MasterCard requirements. You may need

to schedule an equipment upgrade.

Adhering to these truncation guidelines can help you avoid fines for being non-compliant and protect your right to accept card payments. Also be sure to check with your legal counsel or state legislative office to determine any state, city or county laws that may also affect the truncation requirements in your area.

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See you at the Convention!

Keep safe and keep recycling.