

County of Cumberland, Pennsylvania

POPULAR ANNUAL FINANCIAL REPORT

For The Year Ended December 31, 2011

PREPARED BY THE OFFICE OF THE CONTROLLER
ALFRED L. WHITCOMB, CONTROLLER
www.ccpa.net

To the Citizens of Cumberland County

I am pleased to provide you with Cumberland County, Pennsylvania's 2011 Annual Report Summary.

The information contained in this Annual Report Summary is unaudited and was derived from Cumberland County's audited 2011 Comprehensive Annual Financial Report (CAFR).

Except for the per capita information on page 10 and the general fund graphs on pages 15 and 17, financial information is presented on the government-wide full accrual basis of accounting. This basis, used by business, presents revenues when earned and expenses when incurred. In contrast, the information mentioned above on pages 10, 15 and 17 is presented on the modified accrual basis of accounting and so reflects only those revenues that are received in the period or that will be received shortly after year-end and excludes certain expense accruals such as unpaid interest. See page 7 for further discussion on the basis of presentation.

We encourage you to read the County's CAFR, which is comprised of management's discussion and analysis, financial statements, notes and schedules. The CAFR is available at the Controller's Office, One Courthouse Square, Room 207, Carlisle, PA 17013, on the County's website www.ccpa.net from the Controller's page or by calling (717) 240-6185.

The Annual Report Summary presents demographic, economic and operating information to show who we are and indicate where we are headed. Financial information reflects all County operations, except the Cumberland County Industrial Development Authority and Cumberland County Conservation District, which are discretely presented component units.

This report is presented in a simple and easy to understand format. It does not conform to Generally Accepted Accounting Principles for governments as it excludes many material disclosures, financial statements, notes and schedules found in the County's CAFR. Responsibility for the accuracy of these financial reports rests with me, as I fulfill the responsibilities of the Controller of Cumberland County.

I hope you find this report both interesting and informative.



Sincerely,

A handwritten signature in black ink, appearing to read "Alfred L. Whitcomb". The signature is fluid and cursive, written over a light-colored background.

Alfred L. Whitcomb
Controller of Cumberland County
Email: awhitcomb@ccpa.net

Welcome Home to Cumberland County!

Whether you are visiting Cumberland County for the first time or have lived here all your life, a little piece of Cumberland County will stay in your heart. Nestled in a valley within the Appalachian Mountains, we are a vibrant and healthy community. There is plenty to offer the individual looking for entertainment, the perfect occupation or maybe a place to call home.

Located close to major metropolitan centers, median household cost is below average yet salaries are competitive with other regions. Home ownership is almost six percent above the national average. Boasting one of the lowest unemployment rates in the state, Cumberland County has a myriad of business employment opportunities with more than a half being in management, business, science or service economy sectors.

We believe our Annual Report Summary will provide you with insight about the services provided by Cumberland County and why it's a great place to call home.

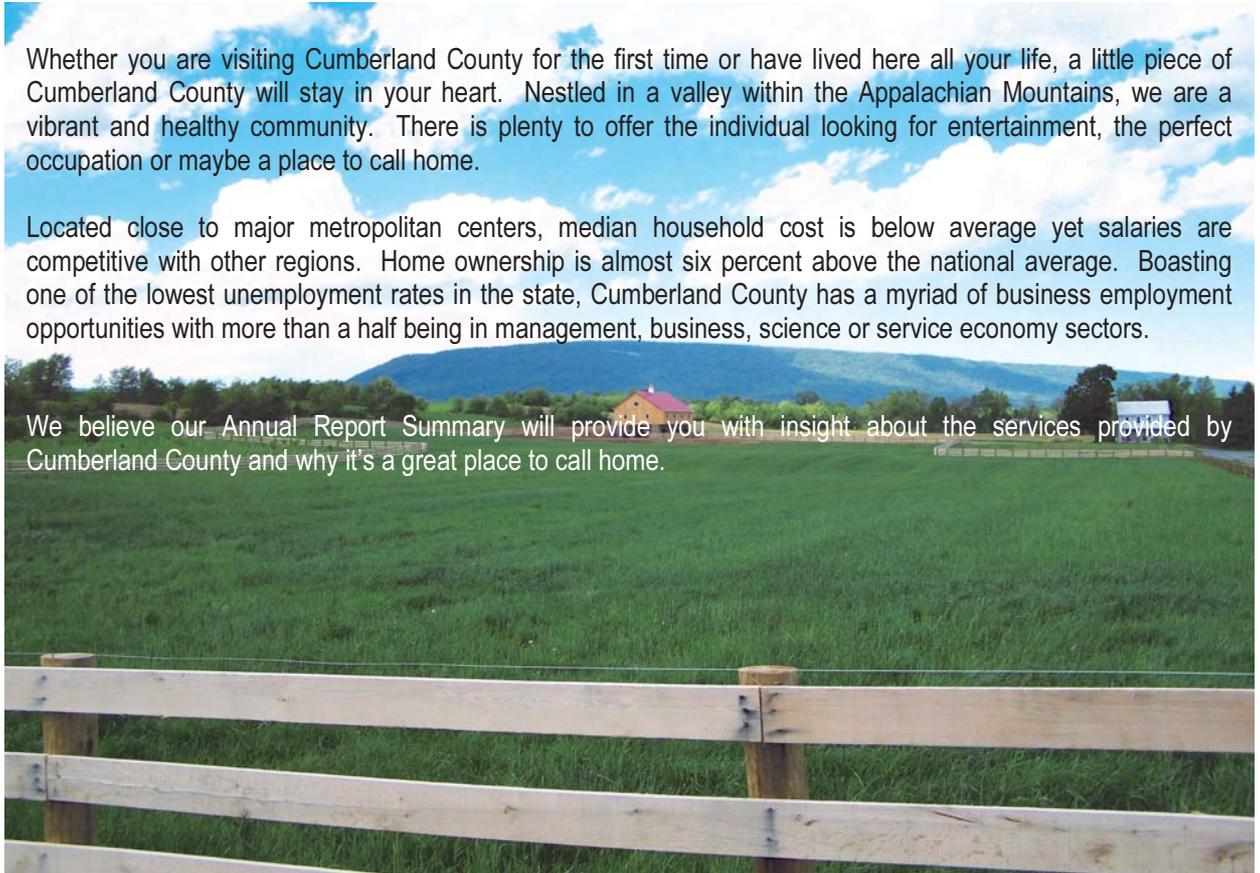


TABLE OF CONTENTS

Word from the Controller	1
Welcome Home	2
Working for You.....	3-4
Who We Are and What We Are Doing	5-6
Financial Condition and Reporting	7-8
Major Initiatives.....	9
Your Money At Work	10
How We Stack Up	11-16
Our Financial Position	17
Award	18
Fraud, Waste and Abuse Hotline.....	19

PHOTOGRAPHY CREDITS

Cover photograph and the photo on this page is courtesy of Tina Malick. *Left hand margin photographs used on pages 3, 5, 7, 9, 11, 13 and 15 from top to bottom* are courtesy of: Tina Malick; Tina Malick; Rail to Trails; Atlantic Comm Group, Bill Smith; Tina Malick; Cumberland County 911 Center; Cumberland County Conservation District; *The Patriot-News*, Bill Henry. *The center-right picture* on page 6 is courtesy of *Pennsylvania Department of Transportation*. The picture on page 14 is of Upton Hall, U.S. Army War College, Carlisle. *The background picture* on page 18 is courtesy of Tina Malick.



Working for You...

ELECTED OFFICIALS

BOARD OF COMMISSIONERS

(717) 240-6150
commissioners@ccpa.net



From left:
Gary Eichelberger, Secretary;
Barbara B. Cross, Chairman;
Jim Hertzler*, Vice Chairman

- Ensure compliance with provisions of the County Code.
- Granted authority to establish the annual County operating budget, approve expenditure of County dollars, authorize all County contracts and manage all County properties and buildings.

- The Commissioners governed the County in 2011 to maintain the fund balance assigned to future operating expenses and unassigned to 114 days of average budgeted operating expenses, held debt to less than \$288 per resident and continued the County's AAA bond rating.



Dennis E. Lebo
Clerk of Court

(717) 240-6250
clerkofcourts@ccpa.net

- Official record keeper for all matters relating to the Criminal Division of the Court of Common Pleas.
- Responsible for collection of court fees.
- 88,929 documents pertinent to criminal court cases were filed in 2011.



Alfred L. Whitcomb
Controller

(717) 240-6185
awhitcomb@ccpa.net

- Chief fiscal officer of Cumberland County.
- Approved and paid 51,300 accounts payable vouchers (approx. one voucher per invoice) with 31,310 checks.
- Issued 33,375 payroll checks/direct deposit advices.



Matthew S. Stoner
Acting Coroner**

(717) 766-6418
mstoner@ccpa.net

- Investigates sudden, unexplained, violent, or suspicious deaths occurring in the County.
- Investigated 246 cases for manner of death in 2011.
- Investigated 1,003 cremation referral cases in 2011.



David J. Freed
District Attorney

(717) 240-6210
districtattorney@ccpa.net

- Investigates and prosecutes all crimes.
- Ensures all victims of crime are represented as required.
- 39 jury trials were completed by the District Attorney's Office in 2011.





David D. Buell
Prothonotary

(717) 240-6195
prothonotary@ccpa.net

- Maintains records of the Court of Common Pleas.
- All civil litigation is filed with the Prothonotary.
- Processes passports for the public.
- 9,585 new civil court cases processed in 2011.
- 38,760 total documents recorded and processed in 2011.



Robert P. Ziegler
Recorder of Deeds

(717) 240-6370
recorderofdeeds@ccpa.net

- Maintains a permanent public record of deeds and documents related to real estate in the County.
- 5,074 deeds and 12,042 mortgages were recorded in 2011.



Glenda Farner-Strasbaugh
Register of Wills &
Clerk of Orphans' Court

(717) 240-6345
regofwills@ccpa.net

- Processes all County decedents' estate filings and Inheritance Tax payments.
- 1,277 new estate and 108 new adoption dockets were opened in 2011.
- 1,169 marriage license applications were taken in 2011.



Ronny R. Anderson
Sheriff

(717) 240-6390
sheriff@ccpa.net

- Enforces court orders issued from the Court of Common Pleas.
- Enforces the Commonwealth's Rules of Court, Crimes Code, and Vehicle Code.
- Held a 100% safety record for the 3,949 safe prisoner transports and courthouse security screenings in 2011.



John C. Gross, II
Treasurer

(717) 240-6380
treasurer@ccpa.net

- Receives and deposits all monies for the operational accounts/funds of the County and invests as needed.
- Agent for over 70 licenses including dog, hunting, and fishing.
- All County monies were recorded and deposited accurately on a daily basis 100% of the time in 2011.

Appointed Position



Dennis Marion
Chief Clerk

(717) 240-6150
dmarion@ccpa.net

- Appointed by the Commissioners
- Manages the daily operations of County government.



Who we are & What we are doing...

People

Cumberland County's population was 237,892 in 2011. This is an increase of 1.1% from 2010 and an increase of 11.3% from the 2000 Census. The ages of citizens are:

- 24.3% are under 20
- 19.8% are 20-34
- 27.3% are 35-54
- 13.0% are 55-64
- 15.7% are 65 or over.

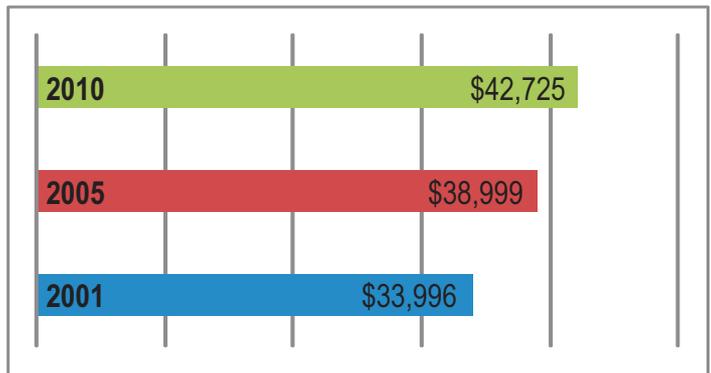
The median age of County residents was 40.2 in 2010.

Our County is becoming increasingly more educated:

	2010	Change since 2000 Census
Less than HS diploma	8.2%	(5.7%)
HS diploma or equivalency	34.7%	(1.1%)
Some college, no degree	16.3%	(0.1%)
Associate's degree	7.0%	1.1%
Bachelor's degree	20.4%	2.3%
Graduate or prof. degree	13.4%	3.5%

The table to the right shows the average annual pay for employees of all industries in the County. There was an 9.6% increase from 2005 to 2010 and a 25.7% increase from 2001 to 2010. This is a promising statistic for our area based on the current state of the economy.

Income



Homes

The 2010 average household size in Cumberland County was 2.3 people. The table below shows the median housing value for homes in Cumberland County and the change from the last Census. Cumberland County added approximately 906 housing units to its population from 2010 to 2011.

	2000	2010	Change
County	\$ 120,500	\$ 177,200	47.1%
State	\$ 97,000	\$ 165,500	70.6%
U.S.	\$ 119,600	\$ 179,900	50.4%

In comparison, the median monthly rent in Cumberland County is \$799. This falls in between the \$763 for the state and \$855 for the nation.

Transportation

The Cumberland County transportation system is critical. 13.4% of the County's employed population works within the manufacturing/transportation/warehousing industry, for which our County is a transportation hub. Those workers primarily drive alone to work (82%) or carpool (8%). The mean travel time to work for Cumberland County workers is 21.3 minutes.

The table to the right documents some of the County's major transportation projects that had activity during 2011, as provided by the Cumberland County Planning Commission.

Project	Project Cost
Enola Road Bridge Replace	\$ 20,947,793
Conodoguinet Bridge	6,489,600
Camp Hill Bypass	4,283,674
Longs Gap Road Bridge	4,279,984
Locust Point Road Bridges	4,016,993
Carlisle Pike West TSM	3,100,000
Main St. & Trindle Rd	2,650,000
Craigheads Bridge	2,471,853
York Road	2,167,243

Unemployment

The table below displays the County's 2011, 2010 and 2009 unemployment rates as compared to the state and national rates.

	2011	2010	2009
Cumberland Co.	6.7%	7.0%	6.6%
Pennsylvania	7.9%	8.5%	8.0%
U.S.	8.9%	9.6%	9.3%



PennDOT Traffic Camera

Health Rankings

Where we live matters to our health. The health of a community depends on many different factors – ranging from individual health behaviors, education and jobs, to quality of health care. Fortunately, 93% of our residents have some form of health insurance coverage. The table on the right ranks Cumberland County against other state counties. Those having high ranks, e.g. 1 or 2, are considered to be the “healthiest.”

Category	Description	2012	2011
Mortality	how long people live	6th	6th
Morbidity	how healthy people feel while alive	9th	17th
Health Behaviors	alcohol use, tobacco use, diet and exercise	5th	7th
Clinical Care	quality of care, access to care	3rd	10th
Social & Economic Factors	education, community safety, employment, family and social support, income	4th	5th

Financial Section

To help you understand the financial presentations...

All of the County's financial information, except for the per capita information presented on page 10 and the general fund graphs on pages 15 and 17, is presented on the full accrual basis of accounting. The County's general fund is the main operating fund of the County and is the primary user of County general tax revenues.

The full accrual basis reports revenues when earned and expenses when the liability is incurred regardless of the timing of related cash flows. This is the same basis businesses use to report their results.

The aforementioned information on pages 10, 15 and 17 is presented on the modified accrual basis of accounting which differs from a full accrual presentation most materially in its recognition of revenue based on its availability to fund current liabilities and the recognition of capital purchases as expenditures rather than capitalizing and depreciating them.

Per resident presentations facilitate comparisons of different sized governments by presenting amounts in an easier to understand figure. Per resident presentations in this report divide Cumberland County's and other counties' expenses, debt, etc. by the estimated population of the jurisdiction.

Statement of Net Assets

The summary of the County's financial position, below, shows the County's total resources at year-end versus the amount owed at year-end. The amounts below are on the full accrual basis and measure financial position as would a business.

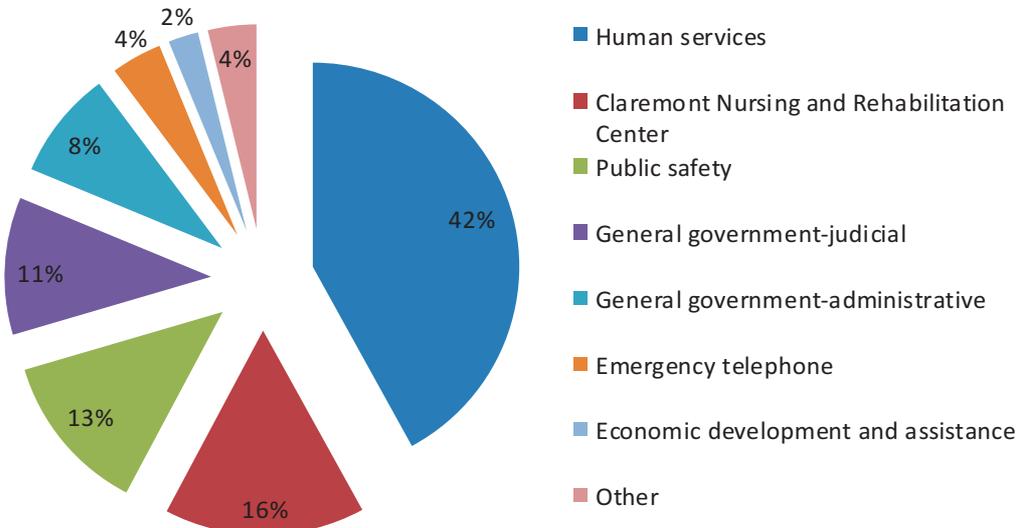
	2011	2010	2009
Assets:			
Current assets	\$ 85,426,976	\$ 70,043,251	\$ 77,224,537
Capital assets	81,261,201	73,903,939	68,170,951
Total assets	<u>166,688,177</u>	<u>143,947,190</u>	<u>145,395,488</u>
Liabilities:			
Other liabilities	25,066,495	14,086,948	15,698,210
Long-term liabilities	69,740,365	59,762,482	63,467,372
Total liabilities	<u>94,806,860</u>	<u>73,849,430</u>	<u>79,165,582</u>
Net Assets	<u>\$ 71,881,317</u>	<u>\$ 70,097,760</u>	<u>\$ 66,229,906</u>

Statement of Net Activities

The summary of the County's financial activities shows County-wide revenues and expenditures on the full accrual basis, similar to how a business measures its financial results.

	2011	2010	2009
Revenues:			
Charges for services	\$ 46,724,629	\$ 45,472,425	\$ 44,827,605
Grants	74,074,880	79,935,690	84,185,563
Real estate taxes	42,140,921	41,788,709	41,366,554
Hotel taxes	1,502,072	1,518,194	1,192,707
Per capita taxes	677,729	629,068	639,342
Investment earnings	488,347	715,398	1,273,596
Total general revenue	<u>165,608,578</u>	<u>170,059,484</u>	<u>173,485,367</u>
Expenses:			
Salaries	52,050,307	50,637,482	48,933,215
Benefits and payroll taxes	21,683,927	19,637,726	17,517,487
Operating	90,090,787	95,916,422	100,800,223
Total expenses	<u>163,825,021</u>	<u>166,191,630</u>	<u>167,250,925</u>
Increase in net assets	<u>\$ 1,783,557</u>	<u>\$ 3,867,854</u>	<u>\$ 6,234,442</u>

The following pie chart breaks down 2011 expenses (\$163,825,021) by type along with the respective percentage. You can see further detail in the complete annual report available at our website.



Major Initiatives



Here for you:

Cumberland County continues to maintain a strong financial base to support essential services during the ongoing weak economy. To provide these services, County's campuses are strategically planned to meet the ever-changing demands. Below is a summary of county projects at the campuses:



Claremont Campus:

In 2011, Phase 1 of the Prison expansion and renovation project had been completed which included the addition of four male housing cell blocks (160 new beds); new Central Booking Center and infrastructure upgrades.



Phase 2 of the Prison renovations began in 2012. These renovations include:

- New inmate medical unit
- Renovations of eight new male housing units
- New female inmate classification/general housing unit and expansion of the male work release unit.
- Kitchen renovation and upgrade to mechanical and security services.



Judicial Services:

In 2011, a Centralized DUI Court was established which has alleviated workload pressures for the Public Defender's office, reduce court backlogs and pressures on demands of physical Courthouse space.



Allen Road/Ritner Highway Campus:

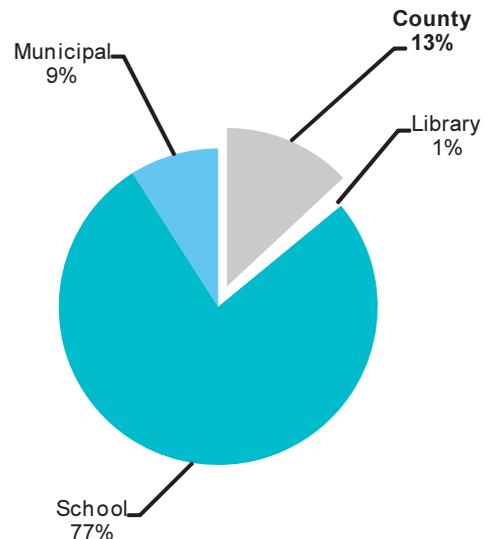
The County purchased property at 1601 Ritner Highway, Carlisle to provide additional office space and to co-locate County offices with complementary functions. Renovations will continue through 2012 with Federal stimulus money to be used for energy related upgrades to the building.



Above is a picture of the new Public Safety Building serving Cumberland County residents.

Your Real Estate Taxes—The County's Portion.....

This pie chart illustrates that an **average of 13% of your local real estate taxes** is paid to the County.



Your Money At Work

How your money is spent.....The following graph depicts the services each tax dollar is providing down to the penny. Keep in mind, if a service is self sustaining it wouldn't use a cent. It gives you an idea where your tax dollar goes.



Per Capita Spending.....

Reading left to right, the information below shows how much, on average, a resident in Cumberland County pays for each General Fund department service, net of revenue earned by that department. It is offset by the general revenue to lead to the net surplus (deficit) per capita.

County Department	2011	2010	Percent Change	County Department	2011	2010	Percent Change
Information management and technology	\$ 6.56	\$ 10.45	(37) %	Recorder of Deeds	(2.29)	(2.55)	10
County buildings and grounds	10.81	8.40	29	District Attorney	9.85	9.81	1
Finance	3.40	3.15	8	Coroner	2.24	1.67	34
Bureau of elections	3.63	3.38	7	Clerk of Courts	0.38	0.37	3
Tax administration	3.54	3.79	(7)	Prothonotary	0.19	(0.11)	273
Debt service	12.57	13.88	(9)	Sheriff	8.38	7.80	7
Human resources	2.02	2.05	(1)	Security	1.06	0.98	8
Administrative services	3.15	3.27	(4)	Register of Wills	(0.30)	(0.32)	6
Total general government-administrative	45.68	48.37		Total County Row Offices	28.28	25.98	
District justices	8.22	6.90	19	Bridge replacement funding	2.10	0.00	100
Criminal courts system	12.10	10.58	14	Urban redevelopment	1.92	2.13	(10)
Public defender	4.37	4.27	2	Other departments	1.31	1.12	17
Total general government-judicial	24.69	21.75		Subsidy to county programs:			
County prison	40.84	38.82	5	Emergency telephone/911	9.47	8.03	18
Adult and juvenile probation	17.88	16.96	5	Human services	14.15	14.43	(2)
Public safety administration	2.34	2.24	4	Domestic relations	4.52	3.40	33
Total public safety	61.06	58.02		Public safety	1.76	0.09	1,856
Conservation and planning	6.20	5.21	19	Early learning center	0.19	0.05	280
Commissioners Office	3.20	2.98	7	Transportation	1.03	0.40	158
Controller	4.56	4.41	3	General Revenues	(192.82)	(194.12)	1
Treasurer	1.01	0.94	7	Net deficit (surplus) per capita	\$ 9.54	\$(5.14)	

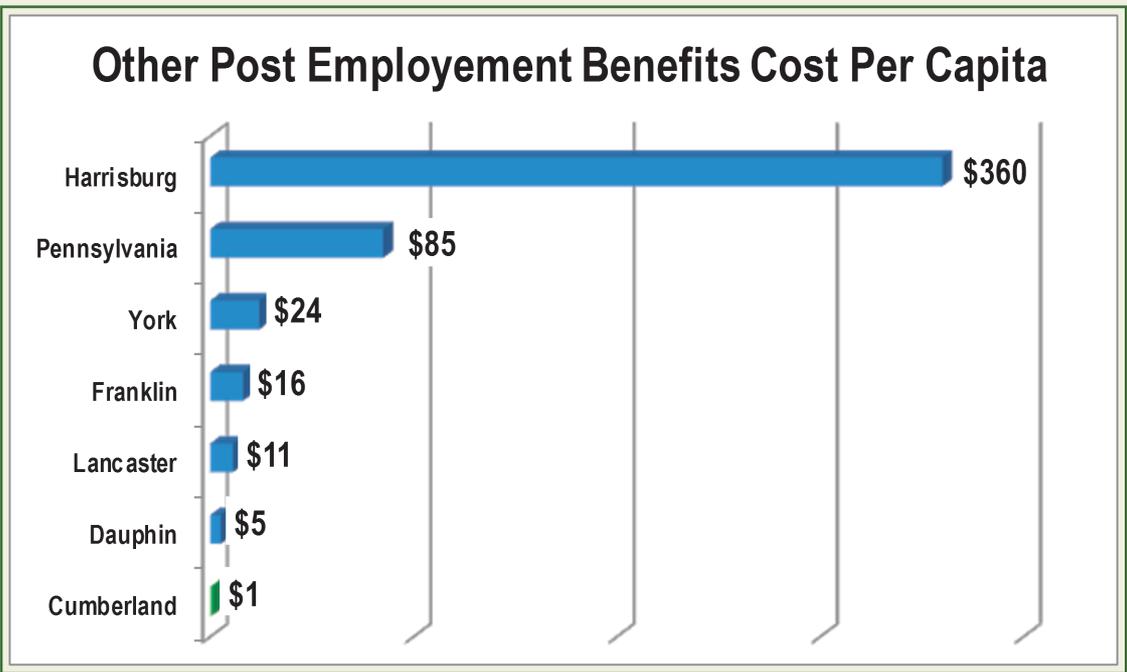


How Does Cumberland County Compare?

Let's Compare Efficient Government...

An area of spending beginning to receive attention are the retiree healthcare benefits earned by employees. Government retiree healthcare benefits can be a substantial cost for some area governments.

The graph below compares government retiree healthcare benefit expenses for the Commonwealth of Pennsylvania, nearby governments and Cumberland County. The source of comparative information on this, and following pages, are 2010 audited financial statements (2008 for City of Harrisburg) which were obtained by us in time for this publication.



As payroll is often the largest cost category for governments, overly generous fringes benefits, such as postemployment medical coverage, can have a large budget impact.

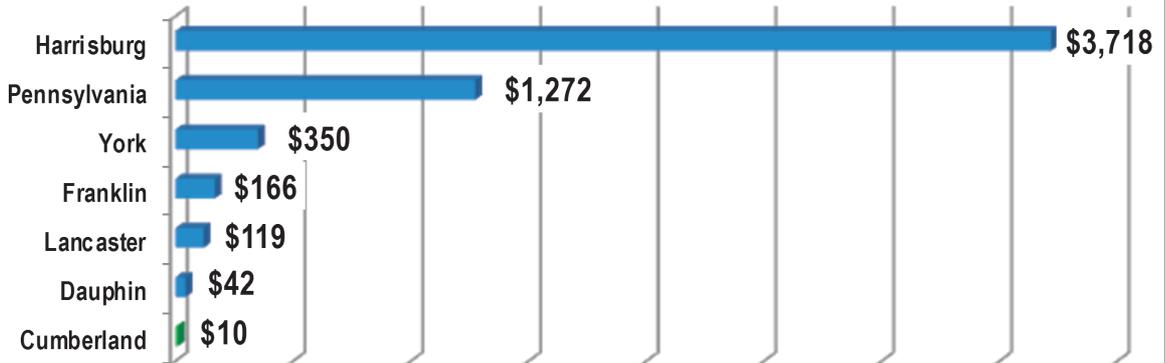
The wide differences in spending by local governments in this area are due to some governments being more generous in paying for some combination of retiree medical, dental, vision care and life insurance for the retiree, retiree's spouse or dependents, in some cases.



Efficient government operations...retiree healthcare

Cumberland County provides a minimal benefit in this area by allowing retirees to pay for, out of their own pocket, coverage until the age of 65 at the active employee rate, which is at a lower cost than the retiree could obtain individually. The reason for large differences in the cost of this retiree benefit is that some governments pay up to the full cost of family medical coverage, dental, vision and some life insurance. The Commonwealth of Pennsylvania's annual expense in this area exceeds a billion dollars.

Other Post Employment Benefits Liability Per Capita



Efficient government operations...administration costs

Well cost effective administrative activities (human resources, accounting, finance, planning, purchasing, legal, etc.) are important to any organization. The graph below illustrates the per resident cost of administration in south central Pennsylvania counties.

County Net Administration Expenses Per Capita





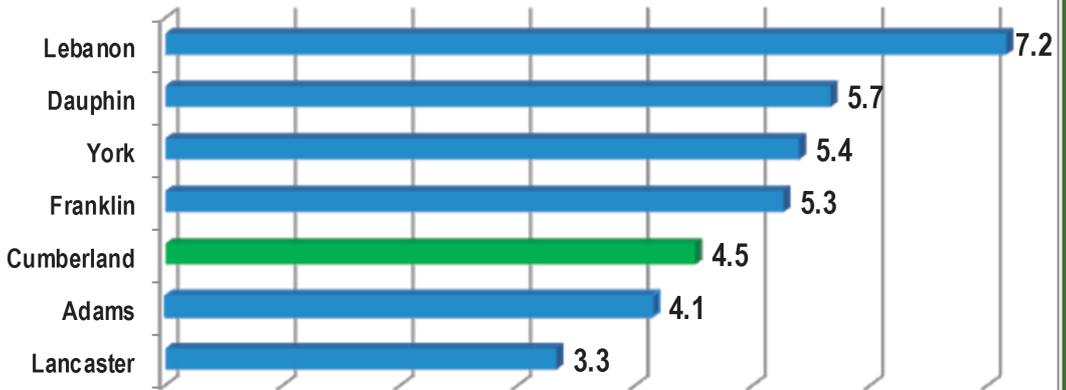
How Does Cumberland County Compare?

Efficient government operations...full-time staffing levels

Cumberland County compares favorably in terms of the number of full-time employees.



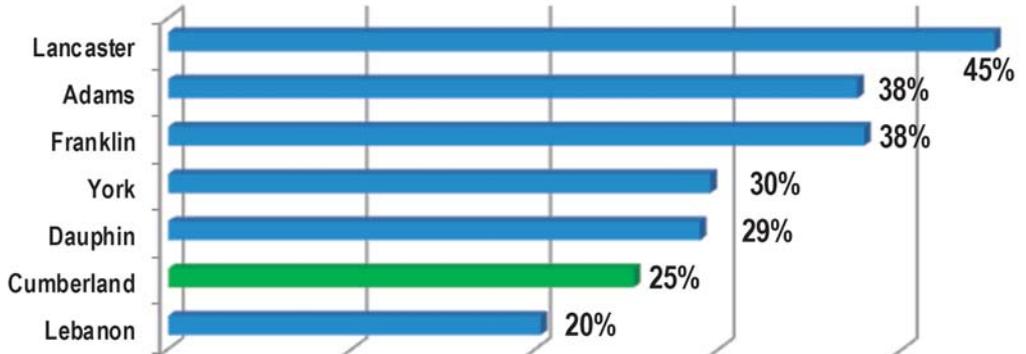
Full-time Employees per 1,000 Residents



Efficient government operations...resourceful funding

Cumberland County compares favorably in terms of reliance on local taxes to fund County programs and activities..

County Taxes as a % of Total Revenue

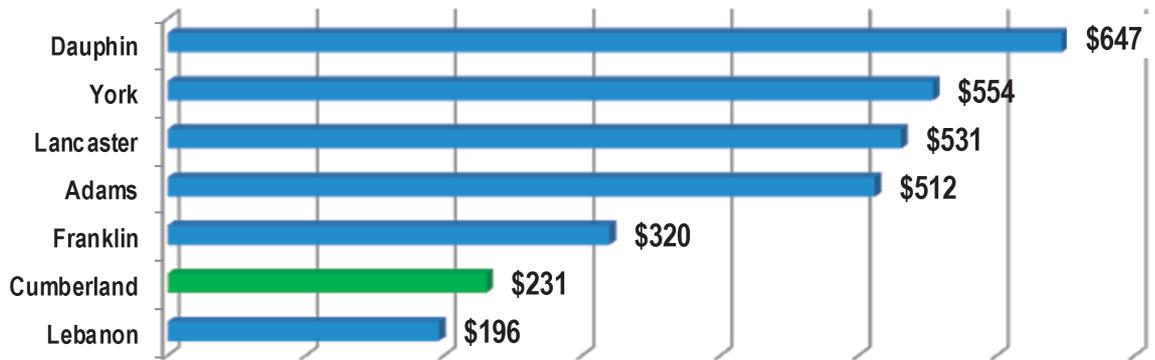


Efficient government operations...long-term debt

In 2011, Standard & Poor's confirmed the County's AAA bond rating, a rare distinction among Pennsylvania counties and a strong indicator that the County has strong sustainable long-term business practices and is prepared to enter 2012 in strong financial condition.

The Cumberland County Commissioners have adopted a debt policy which "institutionalizes" best practices regarding borrowings which occasionally get other governments in fiscal challenges. For example, Cumberland County's debt policy prohibits borrowing for normal operating expenses (i.e. non-capital items), prohibits back loaded or balloon repayment terms. Cumberland County's per capita general obligation debt outstanding compares favorably to surrounding counties on a per capita basis.

Debt Per Capita



Long-term debt at other levels of government...

Other levels (Federal and State) of government and the City of Harrisburg have higher debt burdens per capita than Cumberland and surrounding counties. The information provided below is simply for comparative purposes. [Cumberland County government has no responsibility for any of the debt reported below.]



<u>Government</u>	<u>Debt Per Capita</u>
Federal government	\$33,555
Pennsylvania	\$820
City of Harrisburg	\$6,595+



Let's Compare Efficient Government...

Efficient government operations...general fund spending

General fund spending, including program subsidies, represents the County's use of County tax receipts. Cumberland County compares favorably in this area on a per capita basis.

General Fund Spending Per Capita



Did you know?

Cumberland County has earned national awards for both its financial reporting and budgeting for a number of years—twenty three years for its annual audited financial statements, prepared by the Controller's Office, and four years for its Commissioner approved budget, prepared by the County Finance Office.

Please visit the County's website at www.ccpa.net to view or download these important documents.

Compare Safe & Healthy Communities...

Safe Communities...Public Safety Spending

In terms of safety, spending more, or less, does not necessarily ensure safe communities. It is the management of public safety activities that helps ensure safe communities. However, in terms of public safety spending, Cumberland County favorably compares to its neighbors.

Public Safety Spending Per Capita



Healthy Communities...Human Service Spending

It has been said that a measure of a civilization is how it cares for its disabled and disadvantaged. As the graph below shows, Cumberland County spends near the median of its neighboring counties on a per capita basis, leveraging available Federal and State grants to provide healthy communities.

Human Service Spending Per Capita





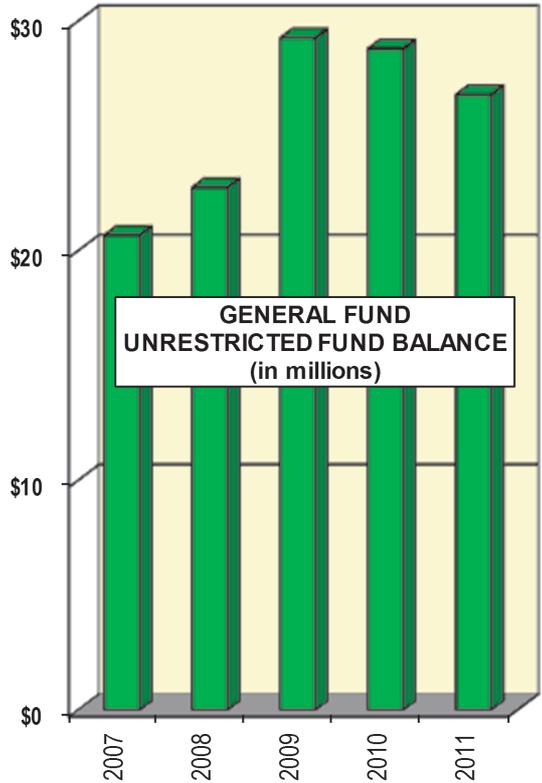
How Strong is the County's Financial Position?

In 2011, Cumberland County's healthy level of unrestricted fund balance in its general fund allowed it to retain its strong financial position and contributed to its AAA Standard & Poor's credit rating.

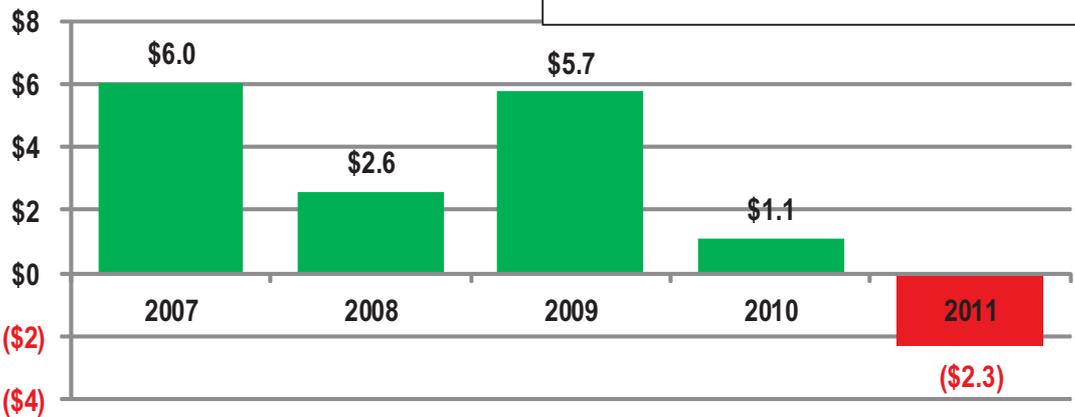
The Government Finance Officers Association recommends governments maintain general fund unrestricted fund balance of at least two months of expenditures.

In 2011, Cumberland County's general fund unrestricted fund balance represented approximately five months of general fund expenditures and program subsidies. A healthy fund balance aids the County in managing financial risks and contingencies and helps ensure stable tax rates.

Cumberland County's total fund balance in 2011, including restricted and unrestricted components, was \$29,371,339.



Change in General Fund Total Fund Balance by Year (in millions)



Award

Award for Outstanding Achievement in Popular Annual Financial Reporting

PRESENTED TO

**County of Cumberland
Pennsylvania**

**for the Fiscal Year Ended
December 31, 2010**



Linda C. Dawson
President

Jeffrey L. Esser
Executive Director

The Government Finance Officers Association of the United States and Canada (GFOA) has given the Award for Outstanding Achievement in Popular Annual Financial Reporting to Cumberland County, Pennsylvania for its Popular Annual Financial Report for the fiscal year ended December 31, 2010. The Award for Outstanding Achievement in Popular Annual Financial Reporting is a prestigious national award recognizing conformance with the highest standards for preparation of state and local government popular reports.

In order to receive an Award for Outstanding Achievement in Popular Annual Financial Reporting, a government must publish a Popular Annual Financial Re-

port, whose contents conform to program standards of creativity, presentation, understandability and reader appeal.

An Award for Outstanding Achievement in Popular Annual Financial Reporting is valid for a period of one year only. Cumberland County has received a Popular Award for the last eight consecutive years. We believe our current report continues to conform to the Popular Annual Financial Reporting requirements, and are submitting it to the GFOA.



Fraud, Waste & Abuse Hotline



If you think you have knowledge of...

- Suspected theft or misuse of County property or cash
- False reporting of hours worked
- Submission of illegitimate vendor invoices
- Misrepresentation of expense reimbursements
- Mismanagement of tax dollars
- Fraudulent reporting of medical, disability or workers compensation claims
- Spending in excess of what is reasonable and necessary
- Violations of the County's gift and gratuity policy
- Violations of the County's purchasing policy
- Other suspected fraud or abuse
- Suspicious behavior—Fraud perpetrators often display behavioral traits that serve as indicators of possible illegal behavior. The most commonly cited behavioral red flag was "living beyond their apparent means".*

YOU can help, because...

- U.S. organizations lose an estimated 7% of their annual revenues to fraud.*
- Governments are one of the most commonly victimized industries.*
- Organizations with fraud hotlines significantly cut their losses due to fraud.*
- Frauds are more likely to be detected by a tip than by other means.*
- For those governments that maintain hotlines, losses were reduced by 17% and duration of fraud was reduced by 30%.*
- Fraud and abuse are crimes everyone pays for!
- Significant losses due to fraud could mean
 - Increased taxes
 - Decreased employee benefits
 - Tighter department budgets
 - Less services for citizens
- It's your money. You can make a difference!



This hotline works for you!

Your tip may result in a cost-saving audit or investigation...but only if you report it to us.

**** YOU HAVE THE RIGHT TO REMAIN ANONYMOUS! ****

(Although, if you identify yourself, it may assist in our investigation)



Here's how you can report it...

- Gather as much of the following information as possible:
 - Area where the fraud is occurring
 - Person or persons involved
 - Nature of the fraud/abuse – lying, cheating, stealing, etc.
 - Date and/or duration of occurrences
 - Approximate dollar amount/value involved
 - Any other witnesses
- ...reporting options...
 - Submit your tip electronically: Go to www.ccpa.net and click on 'Fraud & Abuse Hotline' under 'Services'. (Tips submitted electronically are untraceable as to the source/sender.)
 - Mail your tip to: Fraud Hotline, P.O. Box 1079, Carlisle, PA 17013 (Restricted access to this PO Box is strictly enforced!)
 - Call (717) 240-6192
 - Fax (717) 240-6572

* Source: Association of Certified Fraud Examiners' Report to the Nation