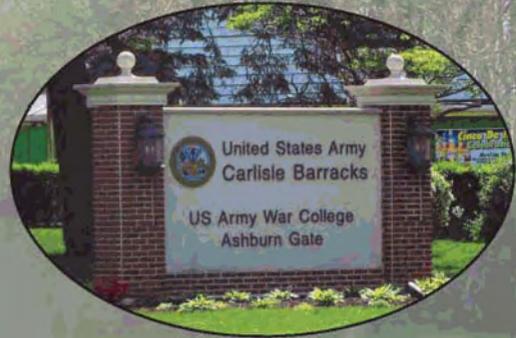


County of Cumberland, Pennsylvania

POPULAR ANNUAL FINANCIAL REPORT
FOR THE YEAR ENDED DECEMBER 31, 2009



Working



Living

Visiting



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 Annual Report Summary for 2009.

The information contained in this Annual Report Summary is unaudited and was derived from Cumberland County's audited 2009 Comprehensive Annual Financial Report (CAFR).

Except for the per capita information on page 13 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 13, 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 9 for further discussion of 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', written in a cursive style.

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 third being in the management and professional service areas.

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.



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PHOTOGRAPHY CREDITS

Cover photographs are courtesy of Tina Pool. The photo on this page is courtesy of Eric Slentz. Left hand margin photographs used on pages 3, 5, 7, 9, 11, 13 and 15 from top to bottom are courtesy of: Bill Henry; Tina Pool, *The Patriot-News*, Dan Gleiter; Tina Pool; *The Patriot-News*, Joe Hermitt; Tina Pool; *The Patriot-News*, Dan Gleiter; Tina Pool. The lower right picture on page five is courtesy of Eric Slentz. The picture on page six is courtesy of JLG Industries, Inc. The lower left picture on page seven is courtesy of *The Sentinel*, Michael Bupp. The top left picture on page eight is courtesy of the Cumberland County Department of Transportation and the lower right picture is courtesy of the Cumberland County Department of Public Safety. The pictures on page ten are courtesy of AHEC-Carlisle (top left), Oakes Museum Messiah College-Gratham (top right) and the Cumberland County Department of Public Safety (bottom). The pictures on page sixteen are courtesy of Tina Pool (top), Monroe Fire Company-Mechanicsburg (middle) and the Pennsylvania Department of Public Welfare (bottom). The picture on page eighteen is courtesy of Bill Henry.

Working for You...

ELECTED OFFICIALS

BOARD OF COMMISSIONERS

(717) 240-6150
commissioners@ccpa.net



From left:
Barbara B. Cross, Secretary;
Gary Eichelberger, Chairman;
Rick Rovigno, Vice Chairman

- Ensure compliance with provisions of the County Code
- The Commissioners governed the County in 2009 to maintain a fund balance of 102 days of average operating expenses, hold debt to less than \$277 per resident and continue their AAA bond rating.
- Granted authority to establish the annual county operating budget, approve expenditure of county dollars, authorize all county government contracts and manage all county properties and buildings



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
- 88,283 documents pertinent to criminal court cases were filed in 2009



Alfred L. Whitcomb
Controller

(717) 240-6185
awhitcomb@ccpa.net

- Chief fiscal officer of County
- Approved and issued 32,288 accounts payable checks
- Issued 32,694 payroll checks/direct deposit advices



Todd C. Eckenrode
Coroner*

(717) 766-6418
teckenrode@ccpa.net

- Investigates sudden, unexplained, violent, or suspicious deaths occurring in the County.
- Responded to requests for service within 10 min 97% of the time in 2009.



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.
- 58 jury trials were completed by the District Attorney's Office in 2009.



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.
- 8,943 cases were filed in 2009. That is an increase of 18% over the 7,559 cases that were filed in 2008.



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.
- 5,591 deeds and 14,783 mortgages were recorded in 2009.



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.
- 1,113 new estate and 119 new adoption dockets were opened in 2009.
- 1,202 marriage license applications were taken in 2009.



Ronny R. Anderson
Sheriff*

(717) 240-6390
sheriff@ccpa.net

- Serves and enforces court orders, complaints, and money judgments.
- Issues Licenses to Carry Concealed Firearms.
- Provides safe and secure transportation of prisoners to court appearances.
- Served over 11,000 defendants named in civil court proceedings in 2009.



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 2009.

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 232,483 in 2009. This was an increase of 1.3% from 2008 and an increase of 8.8% from the 2000 Census. The ages of citizens are also consistent with the state and nation:

- 20% are under 18
- 11% are 18-24
- 26% are 25-44
- 28% are 45-64
- 15% are 65 or over.

Our county is also becoming more educated.

	2008	Change since 2000 Census
<i>Less than HS diploma</i>	8.6%	-5.3%
<i>HS diploma or equivalency</i>	36.3%	-0.5%
<i>Some college, no degree</i>	16.1%	-0.3%
<i>Associate's degree</i>	7.5%	1.5%
<i>Bachelor's degree</i>	20.9%	2.8%
<i>Graduate or prof. degree</i>	10.6%	0.8%

Homes

The 2008 average household size in Cumberland County was 2.4 people, slightly lower than the state and national averages. 72.5% of residents own their homes versus rent.

	2000	2008	Change
<i>County</i>	\$ 120,500	\$ 183,100	51.95%
<i>State</i>	\$ 97,000	\$ 164,700	69.79%
<i>U.S.</i>	\$ 119,600	\$ 197,600	65.22%

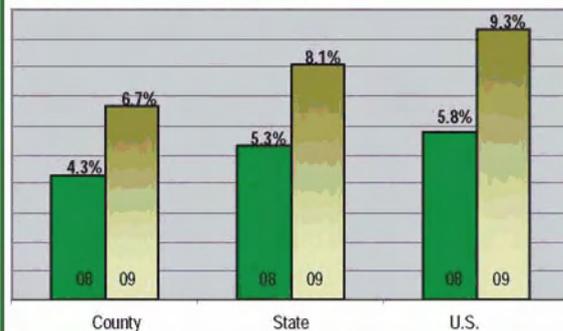
The table above shows the median housing value for homes in Cumberland County and the change from the last Census. While the increases are an good indicator of the housing crisis, it also shows that the County is in a more stable position than the state and nation.

Sources: U.S. Census Bureau, U.S. Dept. of Labor, Cumberland County Planning Commission.



Unemployment

The adjoining table displays the County's 2008 vs. 2009 unemployment rates as compared to the state and national rates.





Industry

In 2008, for the employed population 16 years and older, the following were the leading industries in Cumberland County:

	%
<i>Educational services, and health care and social assistance</i>	23.0
<i>Retail trade</i>	13.2
<i>Finance and insurance, and real estate and rental and leasing</i>	9.6
<i>Professional, scientific, and management, and administrative and waste management services</i>	9.0
<i>Arts, entertainment, and recreation, and accommodation, and food services</i>	8.0
<i>Manufacturing</i>	7.8
<i>Transportation and warehousing, and utilities</i>	7.3
<i>Public administration</i>	6.3

Project	2009 Progress
<i>US 11/15 Bridge Replacement</i>	Started preliminary engineering
<i>US 15 / PA Route 581</i>	Completed new interchange in Lower Allen; Continued interchange construction in Camp Hill & road widening (scheduled for completion in 2011)
<i>New Kingstown Bypass</i>	Completed construction
<i>Spring Road Bridge</i>	Completed construction
<i>I-81, Exit 44 Improvements</i>	Relocated utilities & started construction (scheduled for completion in 2011)
<i>PA Route 641 Bridge</i>	Started final design phase

Transportation

Since Cumberland County is a transportation hub for many manufacturers and distributors and its residents primarily drive alone to work (81.3%) or carpool (8.9%), the transportation system is critical. The table to the left documents some of the County's major transportation projects and their 2009 progress as provided by the Cumberland County Planning Commission.

Income

The table to the right shows the median household income in Cumberland County and the change from the last Census. This displays that the County's households have fared better during the economic crisis than the state and nation.

	2000	2008	Change
<i>County</i>	\$ 46,707	\$ 60,704	29.97%
<i>State</i>	\$ 40,106	\$ 50,713	26.45%
<i>U.S.</i>	\$ 41,994	\$ 52,029	23.90%

Growing as you grow....

Growing Demand for Services

Inherent to a region with a favorable economic outlook and growth is an influx of new residents. As a result of the population growth of 8.8% between 2000 and 2009, there has been a similar growth for efficient and effective services from County government. On these two pages are examples of County services that affect many residents on a daily basis.

Court system

The number of criminal cases filed between 2003 and 2009 increased 26%. This has amplified the burden on the County criminal justice system. The Commissioners are working in conjunction with the President Judge and the Criminal Justice Policy Team to mitigate caseload pressures by the following measures:

- Expanded use of electronic monitoring for non-violent offenders
- Began a Day Reporting Center and Treatment Court
- Adding a sixth courtroom by the year 2012



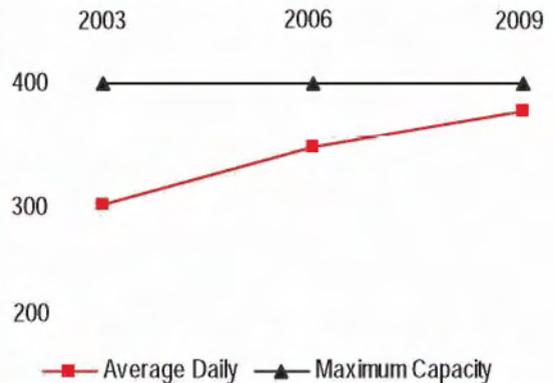
New citizens take the oath during the annual session of Naturalization Court in the Ceremonial Courtroom of the Old Courthouse.

Public Safety

These measures have managed the County's average daily population at the prison which was 377 in 2009, but unfortunately haven't curtailed it, thus requiring the ongoing prison expansion by 160 beds. This will expand maximum capacity of the prison to be 708 beds.

The graph below depicts how the average prison population has increased over the past six years. Each year, the average prison population edges closer to the maximum prison capacity of 398. The completion of the renovated prison will provide a better working environment and will be used to serve the County's needs for decades.

Average Prison Population



Transportation

A vital service provided by Cumberland County is meeting the transportation needs of its elderly and citizens with special needs. Having logged over 135,301 trips and 728,131 miles with their

Transportation (continued)



A view of one of the various wheelchair accessible vehicles that the Transportation Department uses on a frequent basis.

transit vehicles, the Transportation Department also began the transition to a newly purchased facility in 2009. The facility will house the administration of the Transportation Department and provide a service facility for the County's vehicle fleet.

Office of Aging/Community Services.....

Our Office of Aging/Community Services provides aging citizens of Cumberland County many services ranging from basic information to home and community-based services enabling people to receive care at home instead of in a nursing facility.

During 2009, major renovations occurred at the new location for the Office of Aging/Community Services. At the beginning of 2010, the department moved into the new location and continues to provide its important mission to many County residents.

Election Services....

The most important civic duty a citizen can carry out is the act of voting. To provide an efficient and effective environment for our constituents to vote, Cumberland County provides a voting precinct for every one thousand, two hundred registered voters.

Election Services (continued)

In the last three years, the number of precincts has expanded from a total of 97 to 110. To ease the voting process and accurately collect the election results, state of the art electronic voter terminals have been in place for the last several years.

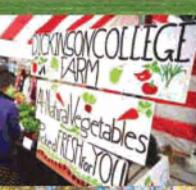
Public Safety

On December 8, 2009, Cumberland County held a groundbreaking ceremony for a facility that will house the Department of Public Safety (DPS).

The plans for a new 21,000 square foot facility were completed in 2009 to house the County Emergency Management Agency as well as the 9-1-1 Public Safety Communications Center. Currently located in the basement of the Cumberland County Prison, this will be the first time a facility has been created and dedicated to the sole mission of the DPS.



A call dispatcher receives a call at the Communications Center.



FINANCIAL SECTION

INTRODUCTION

The following pages present the County's:

- ⇒ Summary financial position,
- ⇒ Summary results of operations,
- ⇒ A graphical illustration of the extent to which the County's budget is dependent on Federal and State grants,
- ⇒ A breakdown of total County operating expenses by major type (salaries, benefits/ payroll taxes and operating),
- ⇒ Per capital actual net cost of County government,
- ⇒ Graphs comparing Cumberland County's financial and related measures against other counties in South Central Pennsylvania,
- ⇒ General fund unreserved fund balance.

We hope you find this information interesting and informative.

To help you understand the financial presentations...

All of the financial information listed above, except for the per capita information presented on page 13 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 13, 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 county population.

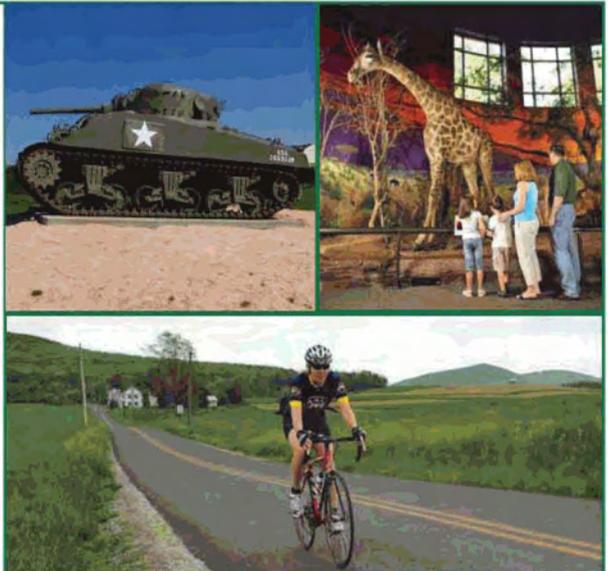
Financial Position—Snap Shot

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.

	<u>2009</u>	<u>2008</u>	<u>2007</u>
Assets:			
Current assets	\$ 77,224,537	\$ 84,581,254	\$ 65,561,821
Capital assets	<u>68,170,951</u>	<u>57,290,006</u>	<u>53,436,895</u>
Total assets	<u>145,395,488</u>	<u>141,871,260</u>	<u>118,998,716</u>
Liabilities:			
Long-term liabilities	63,467,372	63,910,637	48,002,673
Other liabilities	<u>15,698,210</u>	<u>17,965,159</u>	<u>17,779,521</u>
Total liabilities	<u>79,165,582</u>	<u>81,875,796</u>	<u>65,782,194</u>
Net Assets	<u>\$ 66,229,906</u>	<u>\$ 59,995,464</u>	<u>\$ 53,216,522</u>

Significant changes in 2009...

- In 2009, the County's total net assets increased \$6,234,442 from 2008. Over time, increases or decreases in net assets may indicate whether the financial position of the County is increasing or decreasing.
- In 2009, County long-term liabilities decreased \$443,265 from 2008 due to debt payments exceeding the new \$2.5 million note issued to purchase and renovate a building on the Ritner Highway. The County also refinanced two outstanding debt issues saving \$464,466 interest.





Financial Activities—Snap Shot

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

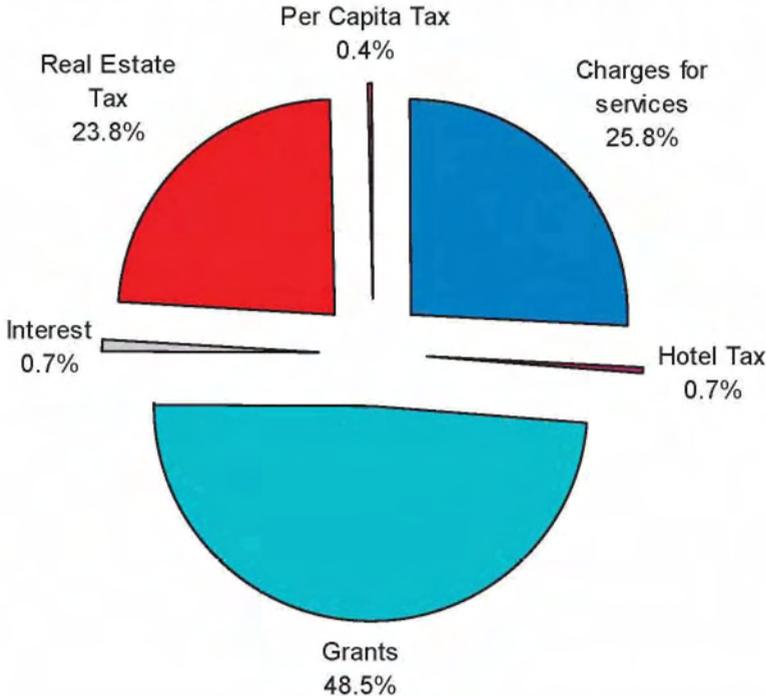


	<u>2009</u>	<u>2008</u>	<u>2007</u>
Revenues:			
Charges for services	\$ 44,827,605	\$ 40,450,379	\$ 39,889,465
Grants	84,185,563	92,734,522	86,741,391
Real estate taxes	41,366,554	38,319,951	37,534,225
Hotel taxes	1,192,707	1,345,191	1,057,801
Per capita taxes	639,342	638,640	729,222
Investment earnings	1,273,596	2,276,916	2,974,702
Total general revenue	<u>173,485,367</u>	<u>175,765,599</u>	<u>168,926,806</u>
Expenses			
	<u>(167,250,925)</u>	<u>(168,986,657)</u>	<u>(160,720,670)</u>
Increase in net assets	6,234,442	6,778,942	8,206,136
Net assets, beginning	<u>59,995,464</u>	<u>53,216,522</u>	<u>45,010,386</u>
Net assets, ending	<u>\$ 66,229,906</u>	<u>\$ 59,995,464</u>	<u>\$ 53,216,522</u>

Significant changes in 2009...

- Charges for service increased primarily due to a \$3.7 million reclassification of certain Federal human service revenues from "grants" to "charges for services" in compliance with Federal guidelines.
- Grants decreased for the reason mentioned above and due to an \$8.6 million decrease in County mental health/mental retardation revenue as a result of the Commonwealth paying providers directly for waiver services. These decreases were partially offset by a \$4.1 million increase in HealthChoices funding (the Commonwealth's mandatory managed care program for Medicaid recipients).
- Real estate tax revenue increased due to a 5% tax increase, new construction activity and renovations of existing property.
- Investment earnings decreased due to the low interest rate environment in 2009.
- The Commonwealth's assumption of payment responsibility for HealthChoice waiver service providers contributed significantly to the expense decrease.

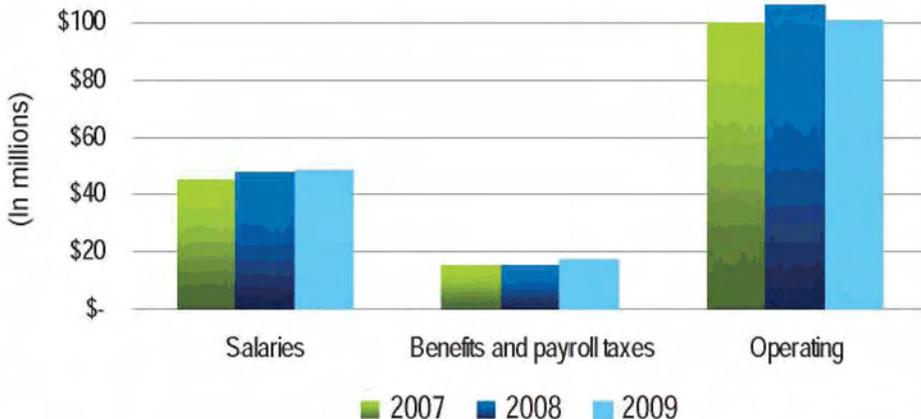
What type of revenue is the County receiving?



This graph shows the types of revenues the County is receiving. The majority of the funding is from **Grants** (\$84 million) which are provided by Federal and State sources. Grants decreased \$8.5 million between 2008 and 2009. Over one half of **Charges for Services** presented here are from nursing services at the Claremont Nursing and Rehabilitation Center. To supplement unfunded services the County provides, the County collects **Real Estate Taxes** which were \$41.4 million in 2009 or 23.8% of total revenues.

What type of expenses are we paying for?

Three Year Expense Trends



This graph shows the trend of the three major expense categories. For the three years, the average annual increase in each area is:

Salaries	8.19%
Benefits	5.15%
Operating	1.34%

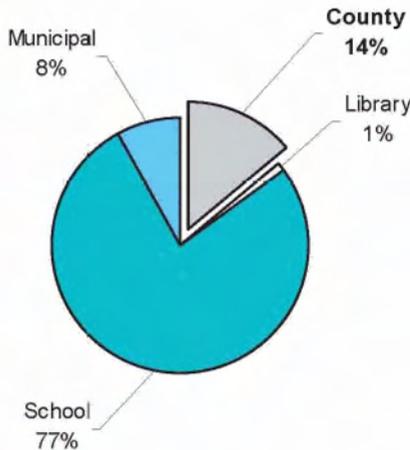
The salary percentage increase is based on all wages paid including overtime.

Your Money At Work....

This page illustrates the County's financial impact on your real estate taxes and how that money is applied at the County.

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

This pie chart illustrates that an **average of 14% of your local real estate taxes is paid to the County.**



On average, Cumberland County residents paid a total of \$1,687 in local real estate taxes per \$100,000 of assessed value in 2009. Only \$239 of that amount was paid to the County.

.... and How it is Spent

The column to the right depicts how much, on average, a resident in Cumberland County pays for each General Fund department's service, net of revenue earned by that department. It is offset by the general revenue to lead to the net surplus per capita.

This schedule is showing the 2009 results compared to 2008.

Per Capita Net Cost

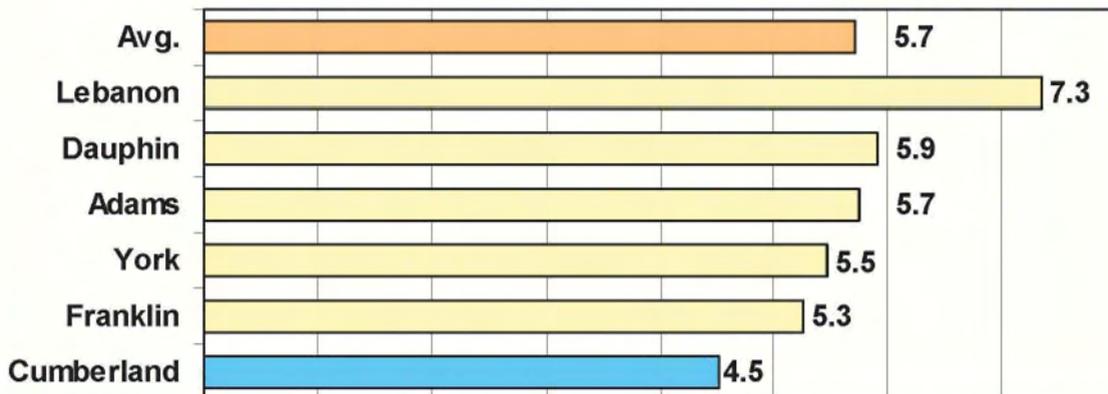
County Department	2009	2008	Percent Change
Information management and technology	\$ 7.52	\$ 8.25	(9)%
County buildings and grounds	7.44	7.80	(5)
Finance	3.00	2.94	2
Bureau of elections	3.49	4.21	(17)
Tax administration	4.14	6.47	(36)
Debt service	11.42	11.10	3
Human resources	1.55	1.80	(14)
Administrative services	3.28	3.65	(10)
Total general government-administrative	41.84	46.22	
District justices	5.72	5.56	3
Criminal courts system	10.43	10.05	4
Public defender	4.07	3.89	5
Total general government-judicial	20.22	19.50	
County prison	32.33	30.60	6
Adult and juvenile probation	17.11	16.63	3
Public safety administration	2.29	2.22	3
Total public safety	51.73	49.45	
Conservation and planning	5.73	4.48	28
Commissioners Office	2.83	2.84	0
Controller	4.17	4.19	0
Treasurer	0.96	0.98	(2)
Recorder of Deeds	(2.99)	(3.06)	(2)
District Attorney	9.59	9.93	(3)
Coroner	1.96	1.86	5
Clerk of Courts	0.24	0.31	(23)
Prothonotary	(0.23)	(0.31)	(26)
Sheriff	7.35	7.23	2
Security	1.22	1.35	(10)
Register of Wills	(0.45)	(0.77)	(42)
Total County Row Offices	24.65	24.55	
Veteran affairs	0.82	0.89	(8)
Urban redevelopment	1.86	2.23	(17)
Other departments	0.44	0.10	340
Subsidy to county programs:			
Emergency telephone/911	6.13	3.12	96
Human services	12.79	14.46	(12)
Domestic relations	1.98	4.47	(56)
Public safety	2.07	2.81	(26)
Early learning center	0.13	0.30	(57)
Transportation	0.00	(0.02)	(100)
General revenues	(194.89)	(185.87)	5
Net surplus per capita	\$(24.50)	\$(13.31)	

How Does Cumberland County Compare?

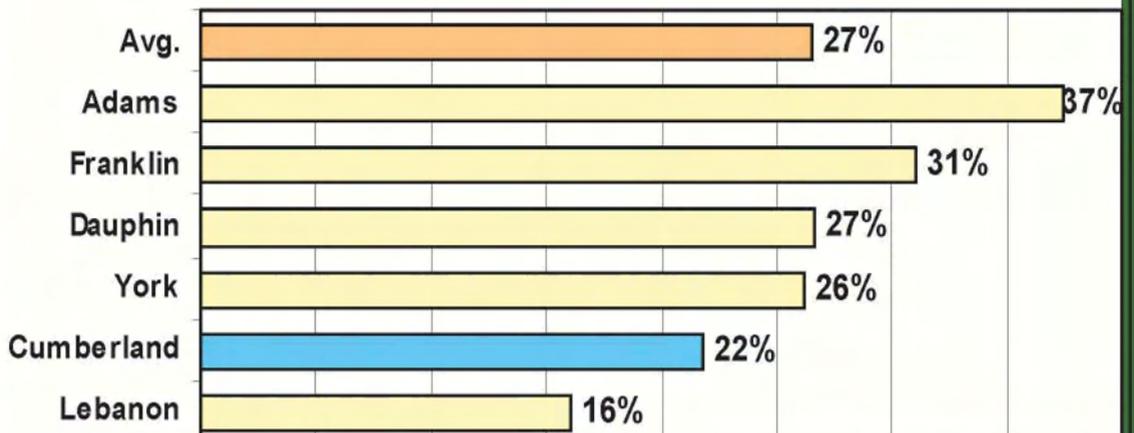


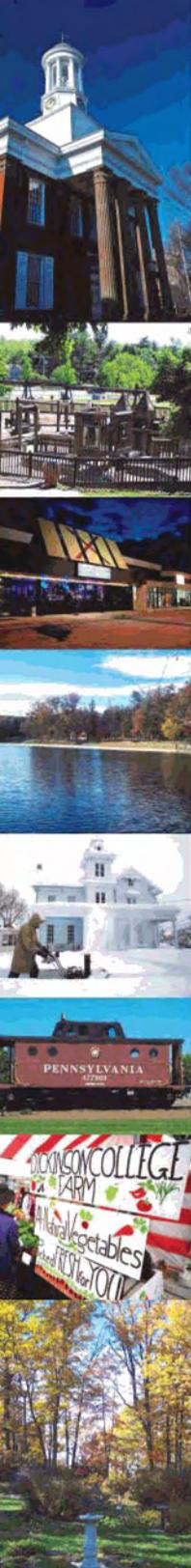
Using per resident comparisons, Cumberland County is easily compared with its neighbors. County comparisons use 2008 data, including the county comparison on page 17, as 2009 information is not yet available for all counties.

Full-Time County Employees per 1,000 Residents



County Real Estate Taxes as % of Total Revenue



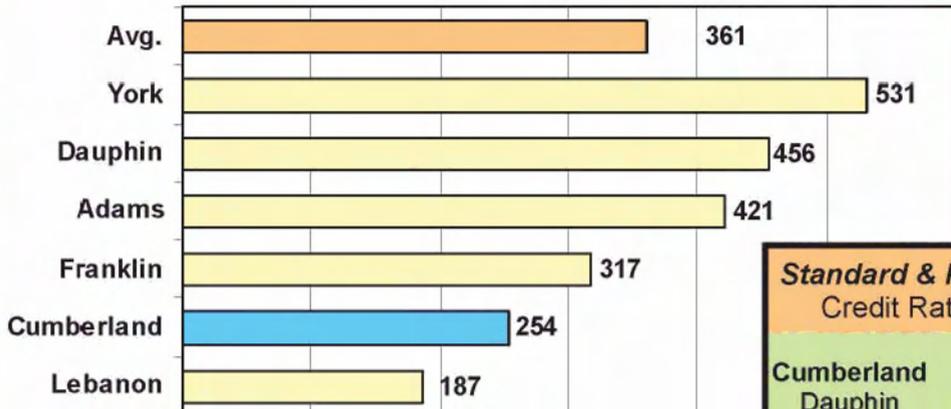


Compare....Efficient Government

Cumberland County compares favorably with neighboring South Central Pennsylvania counties in key financial and related measures.

Cumberland County's sound fiscal policies and disciplined fiscal management resulted in its maintaining a coveted AAA credit rating by Standard & Poor's. Standard & Poor's noted, in part, Cumberland County's *"strong financial position and performance, supported by strong adopted financial and debt management policies and favorable overall debt burden..."* in their award decision.

County Debt Per Resident



Standard & Poor's Credit Rating

Cumberland	AAA
Dauphin	AA
York	AA
Franklin	AA
Lebanon	A
Adams	A

General Fund Spending⁽¹⁾ Per Resident

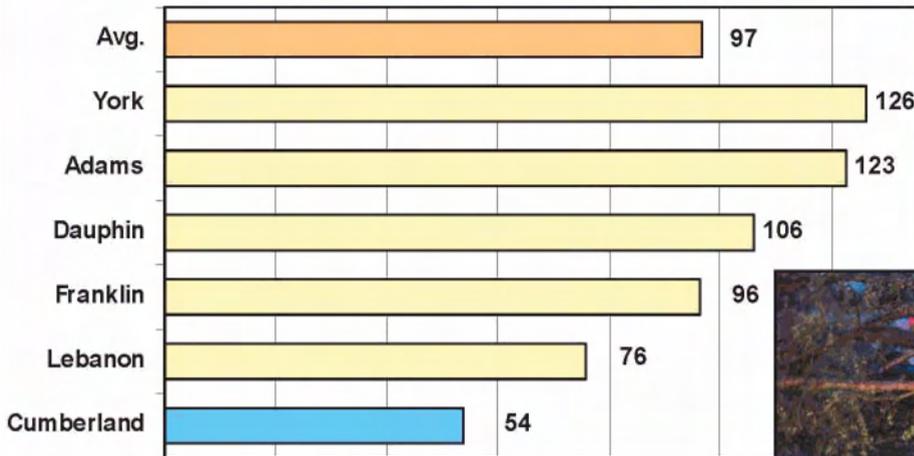


Compare....Safe & Healthy Communities

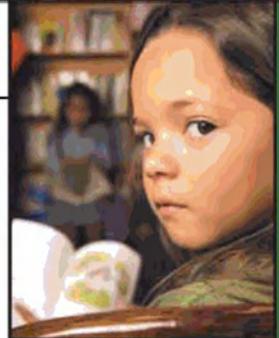
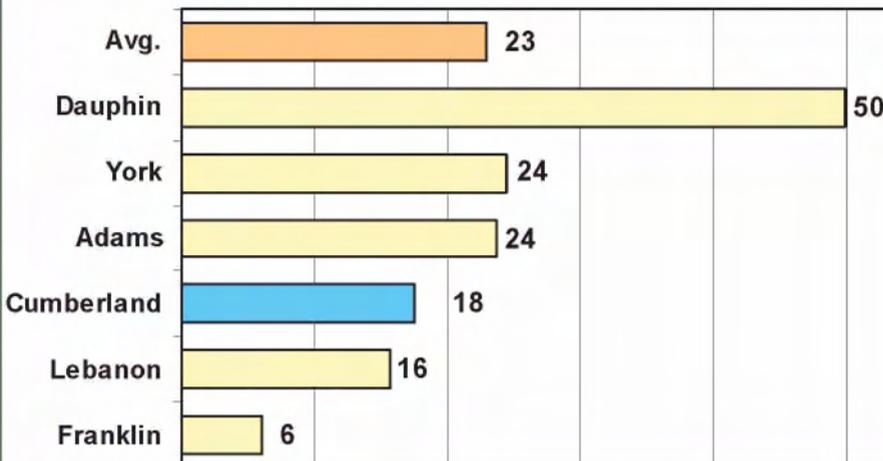
Public safety and health and welfare represent a significant portion of County real estate tax spending. Cumberland County spends this money efficiently and effectively by leveraging Federal and State grant funding and by using performance measures as management and oversight tools.

Cumberland County's efficient operations compare favorably to neighboring governments.

County Taxes Spent on Public Safety per Resident



County Taxes Spent on Health and Welfare per Resident





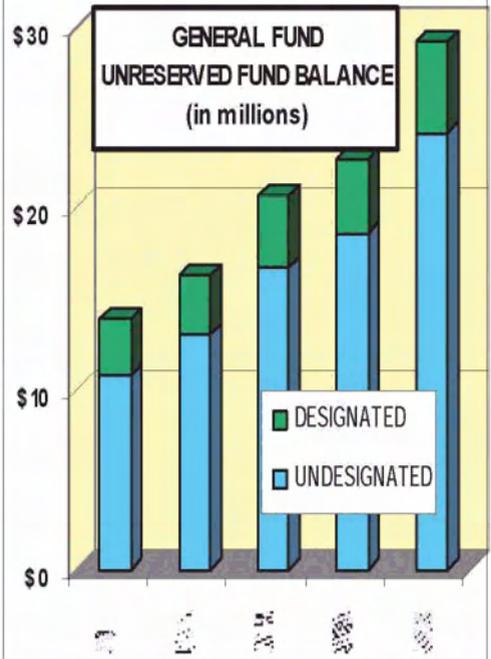
How Strong is the County's Financial Position?

In 2009, Cumberland County continued to strengthen its financial position by maintaining a healthy level of net financial resources.

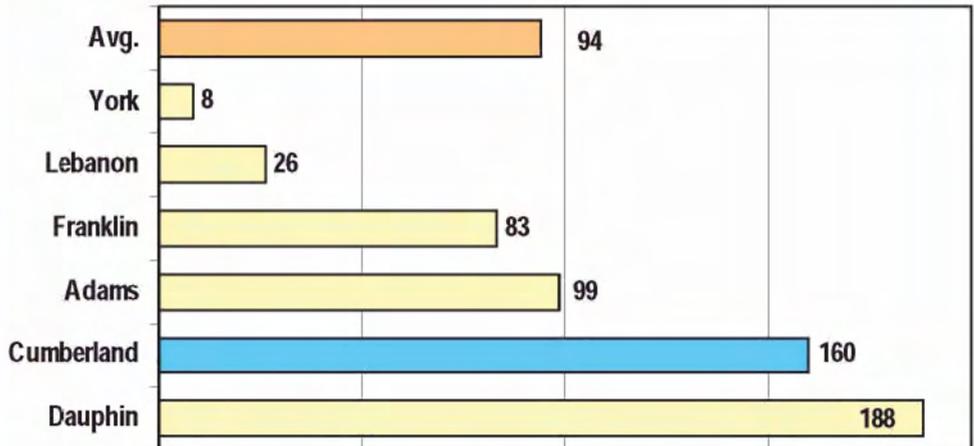
It is important that the County maintain adequate net resources to protect against revenue shortfalls, unanticipated expenditures and to ensure a stable tax rate.

This graph shows the County's designated and undesignated net financial resources at the end of each of the last five years.

Designations represent financial resources to fund the Commissioners' future plans. Undesignated fund balance is available for Commissioner appropriations.



Days of Spending⁽¹⁾ Represented by General Fund Unreserved Fund Balance



(1) Includes transfers out from the General Fund to subsidize other County programs.



Award for Outstanding Achievement in Popular Annual Financial Reporting

PRESENTED TO

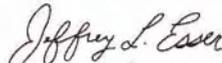
**County of Cumberland
Pennsylvania**

for the Fiscal Year Ended

December 31, 2008




President


Executive Director

Award

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, 2008. 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 Report, 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 five 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