

Bank of San Francisco e-newsletter.

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News and insights from



BANK OF SAN FRANCISCO

e-newsletter  
Fall 2016

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## Client Spotlight: Emmy Award–Winning Frame of Mind Films

[Frame of Mind Films](#) is a 501(c)(3) nonprofit film company founded in 1997, in California, by Emmy award-winning producer and director, Rosemary Rawcliffe. Based on a philosophy that stories can challenge our global consciousness, Frame of Mind Films' mission is to produce stories that embody and inspire a generosity of spirit, and are born out of a fundamental love for developing our potential for good.



Rosemary Rawcliffe and screenwriter John Schimmel with His Holiness the Dalai Lama in Dharamsala, India in 2014.

After more than 25 years of commercial success in film, television, video, and theatrical production in the UK, Rosemary came to the United States in search of a more fulfilling purpose that would bring meaning to today's world. Throughout her career, she has been successful in producing projects that focus on the female perspective. This

is best demonstrated through her most celebrated documentary series thus far, *Women of Tibet*, a trilogy that explores the role of women in Tibetan society, and the relationship between His Holiness the Dalai Lama and his mother. The Emmy award-winning series gives attention to human rights, violence against women, non-violent resistance, and global peace. These films continue to generate interest from high schools, colleges, universities, and film festivals worldwide after almost a decade since their premiere.

As a member of the San Francisco Bay Area film community, Frame of Mind Films is making its mark globally and locally. As an entrepreneur and creative producer, Rosemary has built a home for her own projects as well as for local rising filmmakers who share like-minded values and extraordinary storytelling skills. By offering production expertise, consulting, mentoring and needed resources to other independent filmmakers, she hopes this kind of collaboration will foster a deeper understanding of the soul and ethics that are at the heart of storytelling.

Partnering with Bank of San Francisco is a natural alliance. "It was a special moment when I first visited Bank of San Francisco and was unexpectedly invited to meet the bank's president, Wendy Ross," Rosemary said. "She and I had an immediate and meaningful connection and very soon after, Wendy followed up our conversation with a personal visit to our production office."

As a small nonprofit business owner who travels often, Rosemary values not only the personal and dedicated attention provided by all members of the bank - from the president to the relationship managers to their team of support - but also the flexibility of having banking services that fit her specific needs. "Knowing that I travel extensively, nationally and internationally, our relationship manager, Victor Vazquez, monitors my account activity, regularly. It gives me peace of mind that someone is always looking out for me. I know that I can contact Victor, or one of his team members, and my questions will be answered," Rosemary said. "As a film producer I have to be prepared for anything. When I am out in the field, I need to focus on my work. With Bank of San Francisco in my corner, I can do just that."



Second in the *Women of Tibet* documentary series, *A Quiet Revolution* was awarded an Emmy for Historic/Cultural - Program Special in 2009.

Currently, Frame of Mind Films is working in collaboration with His Holiness the Dalai Lama on two major film projects that highlight his core values: ethics, global harmony, kindness, and non-violence. Frame of Mind Films is also in pre-production on two other seminal pieces; the first explores the power of non-violence, and the second delves into Nature's right to renew herself. "Our aim is to create social projects that influence local and global consciousness with a humanitarian emphasis," says Rosemary.

Frame of Mind Films is creating a truly unique business model by adding a wholly-owned subsidiary benefit corporation to produce media that is responsible, innovative, and above all, human. Bank of San Francisco congratulates our extraordinary client, Frame of Mind Films.

*"When I am out in the field, I need to focus on my work. With Bank of San Francisco in my corner, I can do just that." — Rosemary Rawcliffe,  
Producer/Director, Frame of Mind Films*

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# Community Engagement: Register to Vote!

Bank of San Francisco believes that participating in the community helps shape and improve our daily lives. That is why we are asking that you vote in the General Election, this fall.

It is easier than ever to get to the polls on Election Day or submit an absentee ballot, which is why we would like to provide you with some resources in case you have not yet had a chance to register.



## Register to Vote Online

To register online, please visit [registertovote.ca.gov](http://registertovote.ca.gov).

## Register to Vote by Mail

To register to vote by mail, call your [county elections office](#) or call 1-800-345-VOTE (8683) to have a form sent to you. Once you receive the form, fill it out and mail it to your county elections office by October 24.

## Register to Vote in Person

To register to vote in person, pick up the form at any of these locations:

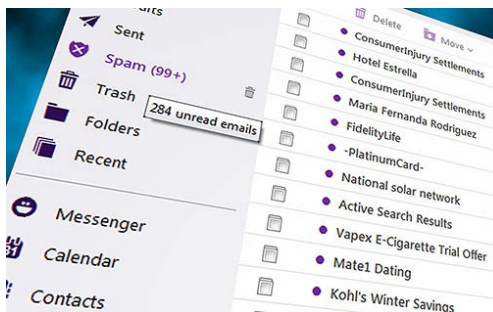
- Your county elections office
- The Department of Motor Vehicles office
- Many post offices, public libraries, and other government offices

Fill out the form and mail it to your county elections office by October 24.

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## Cybersecurity Corner: How to Keep Your Business Safe from Fraudulent Activity



Bank of San Francisco works with many entrepreneurs and small business owners and is well aware of their concerns regarding the prevalence of criminal cyber activity.

A [study](#) performed by the Federation of Small Businesses in July of 2016 revealed a worrisome statistic: on average, small to mid-sized businesses will be affected by cybercrime at least twice per year. In the past year alone, more than 66 percent of businesses have fallen victim to a cyberattack. One of the most common attacks includes the sending and opening of emails that seem genuine, but are actually "phishing scams" (i.e., scams meant to defraud someone by posing as a legitimate person or organization and then gaining access to sensitive information).

Through "phishing," also known as Business Email Compromise (BEC), criminals easily target unsuspecting victims. In 2016, the FBI [reported](#) that since 2013, cyber attackers have stolen approximately 3.1 billion dollars and counting from nearly 22,000 consumers and businesses worldwide.

The United States Department of the Treasury's Financial Crimes Enforcement recently released a report that lists some schemes that directly affect consumers. Below is an excerpt from the report.

"BEC schemes target financial institutions' commercial customers. Criminals seek to access unlawfully the e-mail accounts of a company's executives or employees to:

- A. Directly submit fraudulent transaction instructions to the company's financial institution by impersonating company employees through e-mails and documentation related to the requested transfer; or
- B. Mislead a company employee into submitting fraudulent transaction instructions to the company's financial institution by impersonating a supplier or a company executive to authorize or order payment through seemingly legitimate internal e-mails.

To illustrate, BEC schemes often take the following forms:

**Scenario 1 - Criminal Impersonates a Financial Institution's Commercial Customer:** A criminal hacks into and uses the e-mail account of a Company A employee to send fraudulent wire transfer instructions to Company A's financial institution. Based on this request, Company A's financial institution issues a wire transfer and sends funds to an account the criminal controls. *In this scenario, the criminal impersonating the financial institution's customer prompted the financial institution to execute an unauthorized wire transfer.*

**Scenario 2 - Criminal Impersonates an Executive:** A criminal hacks into and uses the e-mail account of a Company B executive to send wire transfer instructions to a Company B employee who is responsible for processing and issuing payments. The employee, believing the executive's e-mailed instructions are legitimate, orders Company B's financial institution to execute the wire transfer. *In this scenario, the criminal impersonating a company executive misled a company employee into unintentionally authorizing a fraudulent wire transfer to a criminal-controlled account.*

**Scenario 3 - Criminal Impersonates a Supplier:** A criminal impersonates one of Company C's suppliers to e-mail and inform Company C that future invoice payments should be sent to a new account number and location. Based on this fraudulent e-mailed information, Company C updates its supplier's payment information on record and submits the new wire transfer instructions to its financial institution that directs payments to an account controlled by the criminal. *In this scenario, the criminal impersonating a supplier provided fraudulent payment information to mislead a company employee into unintentionally directing wire transfers to a criminal-controlled account."*

If you believe that you have been scammed, it is important to act quickly to limit any harmful consequences. First steps should include:

1. Immediately contacting your bank to inform them of the fraudulent transaction.
2. Filing a complaint with the FBI's Internet Crime Complaint Center at [www.IC3.gov](http://www.IC3.gov), making sure to identify what happened as a BEC scam.

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