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TO: Kansas Chartered Credit Unions
SUBJECT: Human Trafficking

HUMAN TRAFFICKING

The Final Four. The Super Bowl. What do these two events have in common? And what does that have to do with credit unions? Good questions. The first answer is human trafficking. During the Final Four festivities in Minneapolis the first weekend in April, 58 people were arrested in an undercover sex trafficking operation. Law enforcement found 28 people, including one juvenile, who were being trafficked. In Atlanta, during Super Bowl LIII week, 169 people were arrested. The youngest victim saved was 14 years old.

The answer to the second question? Simple. Human trafficking is big business involving lots of money. Those individuals with the money are looking for places to deposit it. It is estimated that human trafficking generates \$150 billion a year with \$99 billion from sexual exploitation.

However, trafficking is not limited to the sex trade. It can involve forced labor, drugs, debt bondage or a mail order bride from another country brought to the United States with the promise of a new life. The U.S. Department of Justice has identified Kansas as an “originating state” for trafficking. This means the victims are picked up here and transported to another state.

In Kansas, [Attorney General Derek Schmidt](#) established the Human Trafficking Advisory Board and has brochures and posters available for download on his website. As of July 1, 2018, individuals with Commercial Driver’s Licenses (CDL) are now required to complete training before receiving or renewing their license.

The money could be flowing through your credit union. What to look for? Signs include:

- Changing small bills to large bills on a regular basis
- Structured cash deposits at multiple branch locations
- Ongoing ATM/credit card transactions in even amounts between 10:00 pm and 6:00 am
- Use of anonymous monetary instruments to pay bills instead of personal checks
- Sudden activity changes in business accounts outside of the member’s expected profile
- Credit card payments to escort services for advertising

For your frontline staff:

- Is the member accompanied by someone who seems controlling?
- A “boyfriend” who is noticeably older?
- A “new” bride that doesn’t speak English?
- Appropriately dressed for the weather or time of day?
- Multiple people living in one space?
- Member doesn’t know home address?
- Sudden changes in attire, behavior or material possessions?

If you suspect a trafficking situation, do not try to intervene. Call your local police department or 911. You may also call the National Human Trafficking Hotline at 1-888-373-7888 (operated 24/7) or the Kansas Attorney General at 1-800-828-9745 (8:00 am – 5:00 pm CT).