MCIT BULLETIN

A PUBLICATION OF MINNESOTA COUNTIES INTERGOVERNMENTAL TRUST

MCIT MISSION:

Providing Minnesota counties and associated members cost-effective coverage with comprehensive and quality risk management services.

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Erdmann Joins MCIT as Deputy Director



Ryan Erdmann

Ryan Erdmann became MCIT's new deputy director July 27, filling the position left open when Steve Nelson was promoted to executive director last fall. Erdmann comes to MCIT after 19 years with the Association of Minnesota Counties.

The last seven years with AMC, Erdmann served as the member engagement coordinator, supporting many of the member-facing programs. This included organizing district meetings, leading tribal government relations efforts, serving as the liaison to the University of Minnesota Extension Service, among other responsibilities.

Prior to that role, he spent 12 years as part of the AMC government relations and affiliates teams. Erdmann was the public safety analyst and director for the Minnesota Association of Community Corrections Act Counties.

Nelson says, "Ryan brings a deep knowledge and understanding of county operations and personnel that will assist MCIT as we work to enhance and build upon our mission of providing meaningful training, services and resources to

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MCIT Annual Meeting Dec. 7

During the MCIT annual meeting Dec. 7 at 4 p.m. in Atrium 4 of the DoubleTree hotel in Bloomington, MCIT leadership reviews the trust's financials and developments, and members elect a board member. The annual meeting is held in conjunction with the Association of Minnesota Counties annual conference.

MCIT welcomes all members to the annual meeting. It is a chance for MCIT to join with members to celebrate the successes of the year, as well as for members to ask MCIT questions.

The meeting includes:

- Financial reports for the year ending Dec. 31, 2025, and for 2026 through Sept. 30
- Board member election
- Announcement of 2026 MCIT award winners
- MCIT year in review and look ahead to 2027

Board Election

Kurt Mortenson, Otter Tail County commissioner, seeks re-election to the MCIT Board of Directors for a four-year term ending Dec. 31, 2030, during the annual meeting. He has served on the MCIT board since January 2023 and sits on the Governance and Personnel committees.

MCIT is governed by a board of nine individuals elected or appointed from MCIT participating counties:

- Six of the board seats are elected at large with staggered four-year terms that can be filled by county commissioners.
- Two seats are elected at large with staggered four-year terms that can be filled by county auditors, auditor-treasurers or other principal financial officers.
- One seat is filled by appointment based on a recommendation from the Minnesota Association of County Administrators.

Election Details

Any commissioner from an MCIT member county interested in being a candidate for the MCIT board may apply. The board generally meets monthly, and members serve on committees as needed.



Kurt Mortenson

Details about the election, roles and responsibilities of an MCIT board member and the candidate application process (including the due date) have been mailed to commissioners.

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MINI SESSIONS AT MCIT'S AMC CONFERENCE BOOTH

MCIT invites members to attend a mini session at the MCIT booth (No. 110) in the exhibit hall at the AMC conference Dec. 7 and 8.

The schedule of sessions will be emailed to AMC conference attendees the week before the conference and posted in the MCIT booth.

COMING EVENTS

Oct. 5
MCIT BUILDING, ST. PAUL
10:30 A.M.: Claims Committee meeting

Oct. 8
VIRTUAL
11 A.M.: "Safety Resources that Work for You: Unlocking the Value of MSC Membership" webinar

Oct. 14 and 22
VIRTUAL
11 A.M./1 P.M.: "How and Why to Click Wisely" webinar

Nov. 13
MCIT BUILDING, ST. PAUL
9 A.M.: Board of Directors meeting
1 P.M.: Claims Committee meeting

Human Firewalls Are Key to Security



Generative artificial intelligence (AI) is just as much a game changer for cyber criminals as it is for legitimate organizations. The technology makes it easier and cheaper for threat actors to make convincing fakes to snare unaware employees.

Just as members invest in technology solutions to secure their networks, they also need to educate employees about how to spot and avoid scams, essentially making them human firewalls. The new Click Wisely campaign is designed for that purpose.

Human Element Contributes to 62 Percent of Breaches

According to the Verizon 2026 Data Breach Investigations Report, a human element is involved in 62 percent of all cyber-breaches (an incident that results in the confirmed disclosure—not just potential exposure—of data to an unauthorized party).

This report also notes that for public entities, phishing was the initial access vector in:

- 20 percent of cyber-incidents
- 8 percent of credential abuse

Launch Click Wisely Campaign



New Click Wisely wall posters and digital images call attention to how AI makes scams convincing, and they remind employees to stop, think, delete when they encounter common social engineering tactics.

Members can download Click Wisely materials at *MCIT.org/resources*. Choose "cybersecurity and data breach" in the Topic filter and "awareness materials" from the Type filter to find them quickly. Members can request to have printed posters mailed to them.

October is National Cybersecurity Awareness month, so it is a good time to launch the Click Wisely campaign. However, as cyber-attacks are an ongoing threat to public entities, members are encouraged to provide employee training and awareness on the issue throughout the year.

'How and Why to Click Wisely' Webinar Oct. 14 and 22 for All Employees

The webinar "How and Why to Click Wisely" is for all member employees and is presented live twice: Oct. 14 at 11 a.m. and Oct. 22 at 1 p.m. MCIT asks leaders to encourage their employees to attend one of the broadcasts.

Attendees must register for the webinar at *MCIT.org/events*.

The session covers:

- Common social engineering tactics
- Importance of practicing good email and data hygiene
- Methods to shutdown misdirected payment fraud
- Complications arising from artificial intelligence

Attendees have the opportunity to ask questions, as well.

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members. His enthusiasm for assisting Minnesota counties is infectious."

After so many years with AMC, Erdmann says that joining MCIT is a unique opportunity to challenge himself while continuing to support county government, "working with the same people and on many similar issues that made my time at AMC so rewarding. It's a perfect fit for taking a next career step without getting too far from the work I enjoy."

Erdmann wants members to know that he looks forward to maintaining relationships he has established with Minnesota counties. He says, "I love hearing from and connecting with members. Please don't hesitate to reach out to me."

Erdmann confesses to loving a good Minnesota road trip and will jump at the chance to visit a member county. "My family and friends count on me to have opinions about all of the DQs around the state. There aren't many I haven't visited!" he shares.

Members can connect with Erdmann at **866.547.6516** or *rerdmann@mcit.org*.

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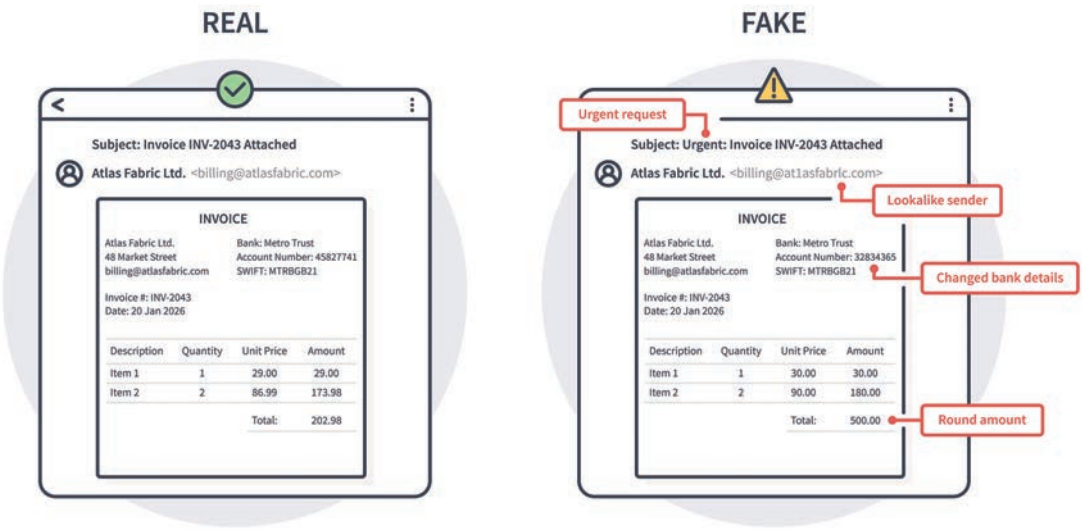
Each county is allowed one vote to be cast by its designated voting delegate or alternate.

Members should direct questions regarding the election to MCIT Executive Director Steve Nelson at *snelson@mcit.org* or **866.547.6516**.

MCIT Board of Directors: Ron Antony–Chair, *Yellow Medicine County Commissioner;* Don Wachal–Vice Chair, *Jackson County Commissioner;* Randy Schreifels–Secretary-treasurer, *Stearns County Auditor-treasurer;* Lindsey Meyer, *Wright County auditor-treasurer;* Kurt Mortenson, *Otter Tail County Commissioner;* Todd Patzer, *Lac qui Parle County Commissioner;* Brett Skyles, *Itasca County Administrator;* Jack Swanson, *Roseau County Commissioner; and* Marcia Ward, *Winona County Commissioner.*

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How to Avoid Payment Scams

Ransomware attacks get a great deal of press these days, but misdirected payment fraud continues to be a bread and butter scam for thieves. Often the fraud is perpetrated through phishing emails, texts or phone calls.

The messages typically mimic known vendors, making it easy to fall victim. Artificial intelligence further complicates efforts to identify these scams. However, a few safeguards and keeping a vigilant eye for fraud can help prevent loss.

Local governments are easy targets for misdirected payment fraud, as publicly available board meeting agendas, summaries and minutes contain vendors, items being purchased or bid and payment amounts. MCIT members have been caught by these scams several times in the past few years.

Spotting and Avoiding Fraud

Although MCIT provides misdirected payment fraud coverage, its limit can easily be exceeded. These best practices can help members spot fraudulent requests before releasing funds:

- **Train all staff** in techniques to identify phishing scams and how to report them. MCIT provides materials to assist members with this. See page 2 article for details or visit *MCIT.org/resources*.
- **Limit** the number of **individuals who can make changes** to a vendor or payee's direct deposit or ACH information and train them on policies and procedures (see below).
- Require that authorized staff **verify payment changes before making a change**. Best practice would be to call the vendor or payee using a known, previously verified phone number. Another option is personally to visit the payee. If the vendor is new to the member and a contact is not already in the system, refer to the contract or connect with a knowledgeable staff member for the legitimate contact information.
- **Verification using email is not advised**, but if used, start a new message to the vendor or payee and, again, use a known, previously verified email address for the vendor or payee. This should prevent the message from delivering to the perpetrators of the theft attempt.
- Request that the **member's bank** call a specific contact at the member to **verify a transfer of funds outside the United States** before releasing funds. Most local governments do not send money internationally, but misdirected payment fraud is often perpetrated by those outside the U.S.
- **Red flag Green Dot Bank in email systems.** This online bank is frequently used in misdirected payment fraud scams.
- **Require that the vendor or payee complete and sign a new direct deposit or ACH form** to provide documentation if an issue arises.
- **Investigate unusual requests**, ask questions and verify the authenticity of the request. Red flags are sudden, urgent changes. Business payments are routine and common for public entities; any added sense of urgency should be considered suspect.

Internal miscommunication can also contribute to the success of a scam. For example, when asking another employee to "take care" of the payment change, the requesting staff member should be specific with what he or she means by this. Does "take care" mean to make the change, or does it mean to investigate its validity before making the change?

MCIT risk management consultant Richard Miehe can assist members with their cybersecurity risk management efforts. He has a special focus in this area. Reach Miehe at **866.547.6516** or *rmiehe@mcit.org*.

REPORT KNOWN OR SUSPECTED INCIDENTS IMMEDIATELY

Members should report a misdirected payment incident to MCIT upon discovery. The sooner MCIT can begin investigating the situation, the more likely funds can be recovered. Members submit cyber claims by calling **866.547.6516** or through the member portal at *MCIT.org* (click orange button at top or bottom of the site).Calling can start the claim process faster.

The member should also notify its bank, local law enforcement and the FBI as quickly as possible. Banks and the FBI have had some success clawing back at least a portion of funds. Members can report incidents online to the Internet Crime Complaint Center of the FBI at *IC3.gov/Home/DirectComplaint*.

Questions regarding submitting a claim can be directed to Director of Claims Zahir Siddiqui at **866.547.6516** or *zsiddiqui@mcit.org*.



Refresh EAP Promotion with New Materials

Several new posters and digital images are now available to promote the Employee Assistance Program to member employees. The no-cost items highlight how the service can generally support employees and their families. Members can download new materials, along with past items, at *MCIT.org/resources* at no cost.

The new series includes messages about the work-life consultation and referral services (see below), as well as traditional counseling services.

Achieve Maximum Awareness with Ongoing Promotion

MCIT encourages members to promote the EAP regularly to maintain employee awareness as staff turns over and circumstances change for individuals over time.

Wall posters, digital images and videos highlight key features of the EAP. The items are designed to inspire and encourage use of the service when appropriate, while emphasizing that it is easy to use, confidential, voluntary, effective and at no cost.

Ideas for marketing the EAP:

- Hang posters in areas employees frequent, such as break rooms, work rooms and near water fountains.
- Rotate digital images on the intranet home page and create an EAP section on the intranet.
- Send digital images to staff in emails and include links to the EAP area of the intranet.
- Watch an EAP video during a team meeting and answer staff questions about the program.
- Use the digital images as EAP ads in the employee newsletter throughout the year.
- Distribute the Consultation for Supervisors flier to team leaders as a reminder that they have support for their managerial challenges.

The "Employee Assistance Program Employer Promotion Guide" offers more information about the EAP and ideas about how to promote it. Members can download this at *MCIT.org/resources*.

Download Materials Now

Promotional materials are available at *MCIT.org/resources*. In addition to posters and digital images, MCIT offers:

- **Five videos** covering what the Employee Assistance Program is, who can use the program, how the EAP works, how the EAP supports supervisors/managers, and that the service is for law enforcement
- **Informational brochures** for employees, supervisors/managers and public safety
- **Wallet card** that includes the EAP contact number and services available
- **Consultation services flier** available for supervisors/managers

EAP Helps with Variety of Personal Concerns

The EAP offers no-cost, short-term counseling and support to member employees for:

- Personal concerns such as stress, relationship and family challenges, anxiety, depression, loss and grief, substance use
- Periods of change
- Professional and personal goals and concerns
- Specific challenges of working in public safety, such as traumatic incident response, emotional exhaustion, and conflict or anger management

The EAP also offers consultation services for:

- Financial concerns including budgeting, debt management, credit scores, financial stress, goal setting, planning basics, improving financial habits
- Work-life resources and referrals for child care, elder care, adoption, housing and more
- Legal referrals for elder care, estate planning/wills, real estate, adoption, bankruptcy, divorce/custody*
- Medical advocacy for interpreting coverage, navigating health care, securing medical equipment, planning for transitional care and more
- Personal assistant provides information and referrals for home repair services, grocery/meal delivery, transportation, vehicle repair and more

Members with questions about the program should contact MCIT Deputy Director Ryan Erdmann at *rerdmann@mcit.org* or **866.547.6516**. *Requests for counseling services should be directed to the EAP at* ***800.550.6248***.

*Legal referrals are limited to one per issue per year and are not available for employment law/work grievance concerns.



Normalize Conflict to Build Stronger Workplaces

Conflict is often seen as something to avoid, but what if instead of dodging tension, we embraced it as a powerful tool for growth, innovation and stronger relationships?

I recently found myself in the middle of a conflict, and I'll admit that I didn't handle it well. I got caught up in the moment, reacting defensively, raising my voice and walking away emotionally drained. Afterward, I could not stop replaying the interaction in my head: Who was that? Why did I react that way? I know better!

Then it hit me: I do not get enough practice handling conflict and have spent years avoiding it. But here's the reality: Conflict is normal, and it can actually be good.

From Conflict Avoider to Proactive Problem-solver

Since that uncomfortable moment, I have committed to addressing tension head on. Instead of avoiding difficult conversations, I now recognize them as opportunities to strengthen trust, improve decision-making and foster collaboration. And the results? Transformational.

- My team is more open and trusting.
- We make better decisions because we actively seek out different perspectives.
- Creativity and innovation are flourishing because people feel heard.

How to Create a Conflict-resilient Culture

If you want to normalize conflict, here are three tips for getting started.

1. Acknowledge that Conflict Is Normal

Say it out loud: Conflict is a natural and necessary part of teamwork. When we recognize that tension is not a failure but an opportunity, we shift from avoidance to engagement.

2. Establish a Framework for Addressing Tension

Having a clear process helps teams navigate conflict constructively. Here's a simple framework.

- **Identify the tension:** What is really causing the conflict? Take time to reflect before reacting.
- **Understand different perspectives:** What are others experiencing? Journaling or perspective-taking exercises can help.
- **Define your goal:** Are you trying to complete a project, improve a relationship or gain alignment? A clear goal leads to a productive conversation.
- **Address the tension:** Engage in open, honest dialogue with a focus on solutions.

3. Use Practical Conflict-resolution Exercises

Here are three techniques to help teams navigate conflict effectively.

- **Root cause analysis:** Dig deeper into the issue by asking "Why?" five times to uncover the true source of tension.
- **Continue-start-stop exercise:** Ask team members: What should I continue doing? What should I start doing? What should I stop doing?
- **Nonviolent communication:** Use a structured approach, such as saying, "I feel [emotion] when [specific action] happens. My request is [solution]."

The Payoff: Less Stress, Better Results

Our natural instinct is to avoid conflict because it feels uncomfortable. But when we lean into it, we reduce stress, find solutions faster and prevent escalation.

Unlimited Supervisor Consultation Available

Managers have unlimited access to the Employee Assistance Program's telephonic supervisor consultation service at **800.550.6248**. Consultants share ideas on how managers can approach their supervisory concerns, including how to have a difficult conversation with an individual or team, or manage conflicts in the workplace, among others.

Members can learn more about the supervisor consultation and other services available through the EAP at *MCIT.org/services-programs*.

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Step Wisely on Snow and Ice

MCIT will post new Step Wisely winter slip and fall prevention materials in early November to *MCIT.org/resources* for easy downloading. Building awareness among staff about the hazards posed by winter weather is easy using these items.

The campaign is for anyone concerned about workplace safety, including safety committee members and managers or supervisors.

This year's theme is "Predict Misfortune" and draws employees' attention to measures they can take to prevent a slip and fall injury, such as using the shuffle step, wearing appropriate footwear and choosing cleared walkways.

County members will receive a mailed starter packet, and other members can either download materials or submit an online order to request printed items be sent to them.

Display One Message at a Time for Maximum Effect

Step Wisely materials include three specific safety messages around the "Predict Misfortune" theme. For maximum benefit, focus on using one message for a month or so and then swapping it for another the next month. This gives employees a chance to absorb the message without it getting cluttered by others.



A few weeks after hanging posters, send the corresponding jpeg image in an email to staff to reinforce the message.

Tip: *Set calendar reminders for when to switch posters and send emails.*

Get Creative

Members can be creative with how they use Step Wisely materials. Think of where and how the organization communicates with staff, such as on bulletin boards, on the intranet, at team meetings, through email, in the employee newsletter and in common areas (e.g., break rooms).

Members are also encouraged to think beyond the Step Wisely ready-to-use materials to engage staff with the campaign. Consider a kick-off event and other small reminder activities throughout the winter.

MCIT Assists Members with Safety

MCIT loss control consultants are available to meet with members to discuss ways to help prevent slip and fall incidents, particularly how to get the most out of the Step Wisely program. Members can contact their MCIT loss control consultant at **866.547.6516**.

Step Wisely

Materials Include:

- **Wall posters**
- **Digital images**, related to the theme and supplemental messages
- **Animated gif files** (most intranets and Outlook 365 support this file format)
- **Quick Take on Safety** refresher training scripts
- **"Caution" poster** to alert people to new hazards, such as changing weather conditions, and are to be hung on temporary/short time frame

SLIPS, FALLS CAUSE SIGNIFICANT AMOUNT OF EMPLOYEE INJURIES

Annually slips, trips and falls represent a large number and significant cost of MCIT member claims:

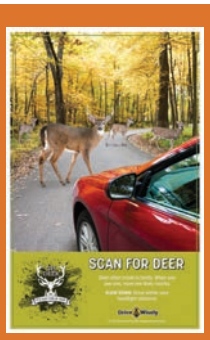
- Slips and falls account for about 23 percent of member-reported workers' compensation claims and 32 percent of the costs.
  - Such claims cost $2.4 million each year on average.
- For general liability claims reported to MCIT, slip, trips and falls represent 36 percent of claims and 24 percent of costs.

The Step Wisely program helps organizations build employee awareness about measures they can take to minimize the risk of injury due to winter weather hazards. Learn more at *MCIT.org/services-programs/work-wisely/*.

Drive Wisely: Prevent Deer-vehicle Collisions

Although a risk year-round, deer-vehicle collisions peak in autumn and routinely cause injuries and property damage. To minimize these incidents, drivers should be mindful of the following best practices:

- Keep the windshield clean, buckle up and stay sober.
- Drive at safe speeds and exercise caution, particularly between 6 p.m. and 9 p.m. when deer are the most active.
- Use high-beam headlights and watch for reflections from deer eyes or deer silhouettes on the roadsides.
- Remember deer are herd animals, if one appears, others are likely to follow.
- Do not rely on deer fences or vehicle-mounted deer whistles.



MCIT provides resources to help raise awareness among member employees about how to avoid and minimize deer-vehicle collisions. Visit MCIT.org/resources *to check them out.*

If hitting a deer or other animal on the roadway is imminent, drivers are encouraged to follow these best practices:

- Do not swerve. This increases the risk of losing control of the vehicle, potentially going into oncoming traffic or striking objects on the side of the road.
- Hold the steering wheel with both hands.
- Brake firmly.
- Come to a controlled stop well off the roadway.
- Utilize the vehicle's hazard flashers.
- Be aware of other traffic when leaving the vehicle.
- Report the collision to law enforcement and follow established personal insurance or employer reporting processes.

Work Wisely

Hasty Work Can Lead to Injuries

Everyone has at some point been in a hurry to finish tasks. However, rushing increases the risk of mistakes and skipping key steps. Haste is a contributing factor in numerous work-related injuries. Plus, haste can result in having to do a task again, resulting in no saved time overall.

As with other hazards, rushing to complete a task may not have any immediate negative outcomes. This lack of consequence can then make this behavior seem less risky and further encourage an individual to do it in the future. This can build over time and makes the process less safe the more complacency builds.

In short, haste is a safety villain. But employers can create a culture of safety that combats this behavior. Supervisors should emphasize that they expect staff to take their time, complete all required steps and do the job safely the first time.

How Does Haste Show Up?

Rushing work takes several forms, such as taking shortcuts, using equipment beyond its purpose (e.g., standing on a chair instead of using a step stool) and not cleaning up the work area (e.g., causing slip and fall hazards).

Preventing Haste

To help prevent haste in the workplace, supervisors can:

- Regularly remind employees about the importance of completing their work in the right, complete, safe way
- Ensure that employees consistently use personal protective equipment or other safety tools and use them correctly. Foster an environment where staff can ask questions about how to use equipment properly.
- Redirect staff to proper equipment for the need, organize spaces so equipment is easily accessible and provide enough time to gather tools.
- Ensure that employees properly clean up their work areas: put tools away, wipe up spills, move cords out of walkways, etc.

Supervisors should encourage employees to ask questions to understand the reason certain steps are required with a task or procedure and that they can work together to find better ways to complete tasks that are still safe.

BUILD A POSITIVE CULTURE OF SAFETY

The MCIT-created Work Wisely program is an initiative that encourages general safety behaviors that apply to all types of work and highlights specific hazards and their solutions. It encourages each employee to become a safety advocate, boosts a safety mindset for all employees and improves safety behaviors.

The ready-to-use Get Wise to Safety Villains campaign is provided to members at no cost and helps grow positive safety behaviors.



Download campaign items at *MCIT.org/resources* (use keyword "Safety Villains"):

- Posters
- Digital images
- Table tents
- Short video
- Quick Takes on Safety scripts and handouts
- Multiuse label

MCIT loss control consultants work with members to foster a culture of safety. Connect with them at **866.547.6516.**

October/November 2026

MCIT BULLETIN

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FIND ALL MCIT RESOURCES IN ONE SPOT

MCIT.org/resources



This is the hub for finding all materials on all topics provided to MCIT members (e.g., articles, handbooks, guides, awareness materials, videos, webinar recordings, forms, checklists and more).

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OCT. 14 AND 22

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