Due to the increased threat of identity theft, Code of Federal Regulations, Title 16, Chapter I, Subchapter F (The Fair Credit Reporting Act), Part 681.1, entitled “Duties regarding the detection, prevention, and mitigation of identity theft,” and otherwise known as the Federal Trade Commission’s “Red Flags Rules,” (the “Red Flag Rules”) was adopted and shall be effective as of November 1, 2009.

The Red Flag Rules require each financial institution and creditor that offers or maintains one or more covered accounts, as defined in 16 CFR 681.1), to develop and provide for the continued administration of a written program to detect, prevent, and mitigate identity theft in connection with the opening of a covered account or any existing covered account. Three Rivers College, because it is a creditor as defined by 16 CFR 681.1(b)(5) which opens and maintains covered accounts for its customers, is subject to the Red Flags Rules, and, therefore, shall establish an identity theft prevention program designed to satisfy and fulfill the requirements of 16 CFR 681.1.
### Document History:

**09-22-2010:** Initial approval of policy FP 3105 Protection, Prevention, and Mitigation of Identity Theft.

**09-21-2016:** The College Board of Trustees approved the name change of the college from Three Rivers Community College to Three Rivers College.