

**West Virginia Northern Community College  
Red Flag Rule (Identity Theft)**

Rule Number: NC-1003

Effective Date: November 1, 2009

Date Approved by WVNCC Board of Governors: October 19, 2009

Authority Reference: Red Flag Rule; Fair and Accurate Credit Transactions (FACT) Act of 2003

Replaces previous rule dated: NA

**Rule:**

The College will properly dispose of consumer report information and provide information to victims of identity theft. The College will properly handle notice of identity theft and respond to any notification received of identity theft to prevent furnishing blocked information. The College will comply with the Higher Education Opportunity Act and all current Federal regulations regarding sharing information with affiliates and provide an oral, written, or electronic notice when a possible flag has been set. The College will also comply with the guidelines adopted by the Federal banking agencies, and the Federal Trade Commission for use when furnishing information to a Credit Reporting Agency regarding the accuracy and integrity of the information relating to the consumer that such entities furnish to Credit Reporting Agencies. The College will provide notice to students and affiliates regarding negative and/or compromised information and take appropriate action when receiving a notice of discrepancy in the consumer's address.