



## OUTLINE FOR THE RED FLAGS OFFICE POLICY

Introduction

What is the Red Flags Rule?

Does the Company Need to Comply?

Reasons we are at risk

What do we need to do?

1 - Identifying Relevant Red Flags

2 - Detect Red Flags

Red Flags – Behavior

Red Flags – Confidentiality

Red Flags - Taking Identification

Red Flags – Application Documentation

Red Flags – Running a Credit Report

Red Flags – All Credit Card payments

Red Flags – Prior to Renting

Red Flags – After Renting

Red Flags – Sales Activity

3 - Prevent and Mitigate Identity Theft

Office Security

Record Keeping – Personal Information

Resolving Red Flags Rule Issues

Applicable Service Providers

4 – Maintain and Update the Red Flags Rule Program

Personnel Cooperation and Responsibilities

Personnel Training

Policy Review

Forms

Red Flags Rule Acknowledgement Form

Red Flags Incident Report Form

Red Flags Checklist

Confidentiality Agreement