

**COMPLIANCE
DEADLINE
NOVEMBER 1
2009**

**THE UNITED STATES
FEDERAL TRADE COMMISSION
HAS DESIGNATED YOUR BUSINESS
TO BE RED FLAGS RULE COMPLIANT
BEFORE NOVEMBER 1, 2009.**

If your business or institution is not compliant and sells a product or service to an identity thief, you may be fined by the FTC plus the identity theft victim may bring civil or class actions against you.

Your compliance is required because of the Red Flags Rule definition of "Creditor":

- Any business or institution that regularly offers or arranges credit for a product or service purchased by a consumer.
- Any business or institution which supplies a product or service to a consumer, but bills the consumer later on a regular billing cycle.
- Any business which arranges credit for consumers either in-house, or with third-party lenders, for products or services purchased.
- Any holder of non-public information of which there is a foreseeable risk of identity theft.

Attorney Jim Rivenbark has represented major corporations regarding litigation and compliance issues for over 35 years.

Along with co-developer, Larry M. White, CCA, he brings Red Flags Rule Compliance directly to your business or institution through an exciting and innovative concept...
all web-based with no software or hardware to purchase!

Red Flags Comp provides you with a complete Red Flags Rule Solution specifically customized for your particular business or institution!



JAMES B. RIVENBARK
Attorney At Law

Red Flags Comp



**INSTITUTION
COMPLIANCE SERVICES**

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FTC Red Flags Rule Compliance Requirements

1. Your business or institution must have in place a written Red Flags Rule Program which must include these four required elements:
 - Provisions for identifying Red Flags relevant to your operation.
 - Provisions for detecting Red Flags relevant to your operation.
 - Provisions for your business or institution's response to Red Flags.
 - Provisions for updating your Red Flags Rule at least annually.
2. Your business or institution must provide formal Red Flags Rule Compliance Training to relevant staff annually... and be able to prove it. Newly hired employees must be trained immediately.
3. Your business or institution must verify the identifying information presented by an individual - in addition to authenticating the actual identity of the individual presenting the information -by researching outside data bases such as:
 - The Social Security Number Verification Service
 - The Social Security Number Death Master File
 - State and National data bases to verify the individual's SSN, DOB, address and telephone number assignment.

NOTE: Information used to verify identifying information cannot be from a credit report or information generally available in a wallet.



Red Flags Comp's Total Compliance Solution

STEP 1



Download The Board Of Director's Copy Of Your Red Flags Program

- The Board of Directors must approve the initial Red Flags Rule Program.

STEP 2



Staff Downloads And Views Our Red Flags Rule Training Module

- A Knowledge Test follows with all results archived on our secure server on behalf of the Institution.

STEP 3



Download The Staff's Copy Of Your Red Flags Rule Program

- Staff reads and signs as their commitment to abide by the Institution's Program.

STEP 4



Scan Your Customer Through Our Compliance Identity Service

- Your customer answers the "Challenge Questions" and the report verifies and authenticates the identity of your customer.



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