

Appendix 1

DUTIES REGARDING ADDRESS DISCREPANCIES RELATED TO CONSUMER REPORTS

POLICY STATEMENT

Federal Trade Commission regulations, 16 CFR Part 681, require certain entities to:

- A.) adopt policies and procedures that apply when the entity is notified of certain address changes or discrepancies, and
- B.) institute an Identity Theft Prevention Program which incorporates red flag concepts to help prevent and mitigate identity theft in certain situations.

The following guidelines are adopted to address the University's obligations under 16 CFR §681.1, Duties of users regarding address discrepancies.

DEFINITIONS

Consumer: a student, prospective student, employee, prospective employee, volunteer or prospective volunteer, or other individual.

Consumer Information: Name, date of birth, physical and mailing addresses, and taxpayer number or other identifying numbers which may be contained in applications, change of address notifications, correspondence, or other documentation maintained by the University about a Consumer. Includes information received about a Consumer from a third-party source.

Consumer Report: any written, oral, or other communication of any information by a consumer reporting agency bearing on a consumer's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing the consumer's eligibility for purposes set forth in 15 U.S.C. 1681a (d). This includes but is not limited to credit reports, background checks, for employees or volunteers, and address checks requested from third parties.

Consumer Reporting Agency or Agency: means any person which, for monetary fees, dues, or on a cooperative nonprofit basis, regularly engages in whole or in part in the practice of assembling or evaluating consumer credit information or other information on consumers for the purpose of furnishing consumer reports to third parties, and which uses any means or facility of interstate commerce for the purpose of preparing or furnishing consumer reports.

Notice of Address Discrepancy: a notice sent to the University by a Consumer Reporting Agency pursuant to 15 U.S.C. § 1681c(h)(1) that informs the University of a substantial difference between the address for the Consumer that the University provided to request the Consumer Report and the address(es) in the Consumer Reporting Agency's file for the Consumer.

Subject Consumer: Consumer about whom a Consumer Report is requested by the University.

Verified Address: an address for a Subject Consumer that the University has reasonably confirmed is accurate.

PROCEDURES

If the University receives a Notice of Address Discrepancy about a Subject Consumer, the University shall compare the information contained in the Consumer Report with the Consumer Information maintained by the University about the Subject Consumer. Based on this review, the University will attempt to form a reasonable belief that the Consumer Report relates to the Subject Consumer. If the University is unable to form such a belief, the University shall then contact the Subject Consumer to determine if the information in the Consumer Report relates to the Subject Consumer.

1. If the University cannot form a reasonable belief that the Consumer Report relates to the Subject Consumer, the report cannot be used by the University in evaluating the Subject Consumer and no further action is required under this Policy.

2. If the University reasonably believes that the Consumer Report does relate to the Subject Consumer, the University shall report a Verified Address to the Agency that provided the Notice of Address Discrepancy if:

A.) the University establishes the continuing relationship with the Subject Consumer based on the purpose for which the report was requested, e.g., the person upon whom a background check was requested is hired, **and**

B.) the University regularly and in the ordinary course of business furnishes information to the Agency that sent the Notice of Address Discrepancy.

The Verified Address shall be reported to the Agency as part of the information the University sends to the Agency for the reporting period in which the University establishes a continuing relationship with the Subject Consumer.

3. In determining whether an address is a Verified Address, the University may:

A.) verify the address with the Subject Consumer; **or**

B.) review Consumer Information about the Subject Consumer; **or**

C.) utilize other methods which the University department has determined are reasonable, and which have been documented in the department's internal operating procedures.