

Policy No.: 6060
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Identity Theft Prevention Program

The Federal Trade Commission and the federal financial institution regulatory agencies published the final rules on identity theft “red flags” and address discrepancies, implementing sections 114 and 315 of the Fair and Accurate Credit Transactions Act of 2003. These final “red flag” rules require each financial institution and creditor that holds any consumer account, or other account for which there is a reasonably foreseeable risk of identity theft, to develop and implement an Identity Theft Prevention Program for combating identity theft in connection with new and existing accounts.

In response to this requirement, the HCC Identity Theft Prevention Program was drafted in accordance with the size and complexity of the College’s operations and the nature and scope of the College’s activities.