

**Coast Community College District**  
**BOARD POLICY**  
Chapter 6  
Business and Fiscal Affairs

---

**BP 6960 IDENTITY THEFT PREVENTION**

**References:**

15 U.S. Code Section 1681m(e), Fair and Accurate Credit Transactions Act (FACT Act or FACTA)

The risk to the District, its employees, contractors, and students from data loss and identity theft is of significant concern to the District and can be reduced only through the combined efforts of every employee and contractor. This policy is intended to reduce the risk of identity fraud, and to minimize the potential damage to the District, and its students and clients from fraudulent activity.

The District adopts this *Identity Theft Prevention Policy* to help protect employees, students, clients, contractors, and the District from damages related to the loss or misuse of sensitive information. The District is complying with the regulatory requirements of the Federal Trade Commission, which issued regulations known as the “Red Flag Rules” under the Fair and Accurate Credit Transactions Act, Sections 114 and 315 (16 CFR Part 681), which amended the Fair Credit Reporting Act with the intent to reduce the risk of identity theft.

This policy applies to District employees and independent contractors, including all personnel affiliated with third parties with access to sensitive information.

Any employee suspecting potentially fraudulent activity should gather all related documentation, write a description of the situation, and present this information to the Chancellor, Chief Business Officer, President or other designated authority for investigation. The Chancellor, Chief Business Officer, President or other designated authority will complete additional authentication to determine whether the attempted transaction was fraudulent or authentic.

It is the responsibility of the District to ensure that the activities of all service providers and contractors are conducted in accordance with reasonable policies and procedures designed to detect, prevent, and mitigate the risk of identity theft.

A service provider or contractor that maintains its own identity theft prevention procedures, consistent with the guidance of the Red Flag Rules and validated by appropriate due diligence, may be considered to be meeting these requirements.

Adopted July 15, 2009

Renumbered from CCCD Policy 040-11-2, Spring 2011.

Renumbered from CCCD Policy CCD BP 3040, December 2, 2013

Revised December 2, 2013