Rock Valley College

RVC Board Policy 2:10.060

Identity Theft Protection

Rock Valley College Board of Trustees authorizes the Administration to implement an Identity Theft Prevention Program in compliance with the Fair and Accurate Credit Transactions Act of 2003: 16 C.F.R. Part 681 (Federal Trade Commission Rule) and to implement policies to comply with the Safeguards Rule: 16 CFR Part 314.

The purpose of this Identity Theft Prevention Program is to detect the warning signs - or "red flags" - of identity theft in our day-to-day operations, take steps to prevent the crime, and mitigate the damage it inflicts. This Program establishes reasonable policies and procedures to facilitate the identification, detection, and response of identity theft in connection with new and established Covered Accounts.

The Federal Trade Commission's Red Flags Rule apply to creditors, including the College based on the College's offering of institutional loans to students and a plan for payment of tuition, and the Red Flag Rules impose obligation on those creditors that maintain Covered Accounts, specifically the obligation to maintain a written Identity Theft Prevention Program. A Covered Account, under the Red Flags Rule, is basically a consumer account that involves multiple payments or transactions, such as a loan that is billed or payable monthly. The term Covered Account is also other accounts where there is a reasonably foreseeable risk to consumers or the safety and soundness of the credit from identity theft.

The Program applies to the creation, modification and access to Identifying Information of customers to the College. This Program does not replace or repeal any previously existing policies or programs addressing some or all of the activities that are the subject of this Program. This Program acts as a supplement to existing policies and programs.

Reference: Board Report 6594
Implemented: April 28, 2009
Revised: April 8, 2014; October 28, 2025

RVC is an equal opportunity educator and employer.