

A. General Questions About the Red Flags Rule

1. Where can I find the Red Flags Rule?

The Red Flags Rule is on the FTC's website: www.ftc.gov/redflagsrule or www.ftc.gov/os/fedreg/2007/november/071109redflags.pdf.¹ The text of the Rule is on page 63772, but you may want to read several other parts. The Preamble – beginning on page 63718 – explains the rationale behind the Rule and what it covers. The Guidelines – beginning on page 63773 – list issues to think about in developing your Identity Theft Prevention Program. The Supplement to the Guidelines – page 63774 – gives 26 possible red flags to consider.

2. I'm not an attorney. Where can I find plain-language guidance on complying with the Rule?

The FTC has published a booklet, *Fighting Fraud with the Red Flags Rule: A How-To Guide for Business*, with advice on complying with the Rule. In addition, the FTC has created a form with step-by-step instructions on designing a Program for businesses and organizations at low risk for identity theft. There also are short articles on Red Flags compliance for your newsletter or website. Find these resources – and more – at www.ftc.gov/redflagsrule.