## Red Flag Rules - what you need to know and do

The Federal Trade Commission (FTC) estimates as many as 9 million Americans have their identities stolen each year. The FTC recognized this growing crisis and issued **Identity Theft "Red Flag" Rules** that businesses such as banks and utilities are required by law to enact and follow.

To comply with these new laws, Meeker Cooperative requires that all new requests for service prove their identity with a valid driver's license or other government-issued identification, as well as provide their social security number. This number will be used to make sure the person holding the number is the person it was issued to. This will be done for all adults residing at the location requesting service. A soft credit check will also be completed at that time.

Existing members will be asked to prove their identity in order to discuss their account. This ensures that private information is not given to someone other than the member whose name is on the account. The law stipulates that only the account owner(s) or authorized users may have access to information on member accounts.

If you wish to add your spouse's (or other) name to the account, you must complete the form below and return it with your payment. **By law, there will be no exceptions** to this rule.

ACCOUNT AUTHORIZATION FORM		To obtain information on an account, your name must be on the account, or you as the account holder must sign this Account Authorization Form, giving access to your account information to someone else (spouse, parent, etc.) and return it to Meeker
Full Name  Relationship  access to information in my Meeker Cooperative account, by supplying Meeker  Cooperative with the last 4 digits of my Social Security number:  It is my responsibility to notify Meeker Cooperative to amend this authorization.		
Member Name — PRINT	Account Number	Cooperative.
Member SIGNATURE  Please complete, clip and mail to Meeker Cooperative		<ul> <li>We thank you for your</li> <li>understanding as we</li> <li>comply with the Federal</li> <li>Trade Commission</li> </ul>
Litchfield, MN 55355. Or send along with your bill payment in the envelope provided.		regulations.





