

EXAMPLES OF CREDITORS

Creditors should integrate an identity theft prevention program into their business operations. Any organization that they work with who is a Creditor should have their own Red Flags Program. Organizations are responsible for verifying that organizations they share information with are in compliance.

BACKGROUND CHECKS – Organizations who perform or have others perform background checks.

- background check agencies
- education
- government agencies
- landlords
- medical exam services
- municipalities
- staffing agencies

COLLECT APPLICATIONS – Organizations that gather information and pass it along to others who may then extend credit, are part of the credit stream.

- electronic stores
- farm equipment stores
- financial institutions
- jewelry insurance agents
- insurance carriers
- mortgage companies
- real estate agents
- stores

DEFER BILLING – An organization that permits the consumer to defer payments.

- accountants
- attorneys
- builders
- building contractors
- building material suppliers
- insurance carriers
- landlords
- newspapers
- rent to own
- telephone carriers

HANDLE FINANCIAL INFORMATION – An organization that collects or handles consumer financial or personally identifying information.

- financial advisors
- tax preparers
- title and escrow companies

THIRD-PARTY REIMBURSEMENT – An organization that accepts third-party reimbursements for services they provide to consumers.

- collision repair
- dentists
- hospitals
- physicians
- psychologists
- insurance carriers