

COMPLIANCE

We have assessed and evaluated the policies and procedures of our company to make sure that CIB Recovery Inc is in compliance with all federal regulations for Red Flag Rules.

Part of our mission at CIB is for each employee to interact with our clients and their customers with respect, integrity, and always within laws and regulations governing our industry.

CIB has established a code of conduct setting forth principles and guidelines with respect to ethics which are expected to be followed at all times when representing CIB.

Listed below you will find our internal procedures regarding CIB's compliance to the new Red Flag Rules.

Computers, faxes and email

1. Our office is Paperless. All paper that is received or printed is scanned into our encrypted recovery data base, Recovery Database Network (RDN), and then shredded. Repossession orders are printed out by field agents and are shredded when the account is concluded. There is a cross-cut paper shredder by each desk.
2. All computers are password protected and firewalled. Anti-virus and anti-spyware programs are run on a regular basis. No client or customer information is stored on any CIB computer hard drive. No information is stored on flash drives or cell phones.
3. Incoming paper faxes are processed and stored with e-fax on RDN then shredded.

Employee Training

1. Access to our recovery web site is on a 'need to know' basis.
2. Employees have been trained regarding keeping information secure and confidential.
3. Each employee has been trained and understands the aspects of NPPI and FDCPA, FCRA, FACTA, GLBA, TCPA and TRPPA. A document stating such is in each employee file.

HIPPA and PHI are not relevant to our industry

If you have any questions please do not hesitate to contact Lisa Collier- Bartley, General Manager at 812- 222- 2002 office, 812- 222- 2003 fax, or lisa@cibrepo.com.