



TO: FRUITA CITY COUNCIL AND MAYOR
FROM: SHANNON VASSEN, CITY MANAGER
DATE: JANUARY 6, 2026
AGENDA TEXT: RED FLAG POLICY - Council's Annual Review of the City's Red Flag Policy (Identity Theft Prevention Program)

BACKGROUND

The City of Fruita implemented a Red Flag Policy on May 19, 2009 (Resolution 2009-31) in compliance with Federal Trade Commission requirements. This policy was later amended on January 15, 2019 (Resolution 2019-02) to incorporate provisions from Colorado HB 18-1128, which mandates a written policy for the proper destruction or disposal of documents containing personal identifying information.

The purpose of the Red Flag Policy is to identify, detect, and address patterns, practices, or activities that could signal potential identity theft. The policy requires an annual review by the City Council, with updates made as necessary. During this review, the Council will consider the following factors:

- The City’s experiences with identity theft
- Developments in methods of identity theft
- Advances in practices for detecting, preventing, and mitigating identity theft
- Changes in the types of accounts the City offers or maintains
- Modifications to service provider arrangements

There have been no incidents of identity theft, suspicious activity, or significant changes in personnel or procedures over the past year. Therefore, the staff is not recommending any changes to the Red Flag Policy at this time. A copy of the current Red Flag Policy is attached for review.

FISCAL IMPACT

None

APPLICABILITY TO CITY GOALS AND OBJECTIVES

The amendment, adoption and implementation of the Red Flag Policy assists the City in the goal of maintaining and/or improving the *Quality of Service* Provided by protecting citizens from identity theft which could arise from their doing business with the City of Fruita.

OPTIONS AVAILABLE TO THE COUNCIL

- Continue with the existing Red Flag Policy
- Amend the existing Red Flag Policy

RECOMMENDATION

No Council action is necessary unless there is a desire to amend the existing Red Flag Policy.