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As you are aware, the Federal Trade Commission's Identity Theft Red Flags and Notices of Address Discrepancy provisions, commonly known as the Red Flag Rules, became effective January 1, 2008. Full compliance has been delayed until May 1, 2009.

Auto dealers now have broader responsibilities to prevent and respond to identity theft with the Red Flag regulations. We realize that under the Red Flag Rules dealerships are becoming a front line of defense against identity theft in the auto-lending industry. Identity validation should occur before submitting your customer's application to us.

In our efforts to help prevent and respond to identity theft and to continue our lending relationship with you and your customers, we are requesting your certification of compliance with the Red Flag Rules. ***Please state your dealership name and sign the certification below stating that you have your Identity Theft and Red Flag Program in place.***

Thank you in advance for your cooperation.

Sincerely,

_____ (Dealer Name) certify that our Identity Theft and Red Flag Program is operational.

Signature

Printed Name