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Identity Theft Update

NPPD Board of Directors
Customer & Support Services Committee
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Red Flag Rules

Fair and Accurate Credit Transactions Act of 2003 amended in 2008 to include “Red Flag Rules.”

Four requirements:

1) Identify Relevant Red Flags (NPPD has identified 5)

Suspicious Personal Identifying Information

Presentation of Suspicious Documents

Suspicious Activity Related to Customer Accounts

Notice Regarding Possible Identity Theft

Notice Regarding Identity Theft Where Customer Account is Not Affected

2) Detect Red Flags

3) Prevent and Mitigate Identity Theft

4) Update Program

Annual Requirements

- NPPD Identity Theft Prevention Program approved by Board in 2009 — IMS-PR-004.
 - Reviewed and updated by staff at least annually.
 - Yearly update on the Program is to be provided to board as required by FTC regulations.
- In addition to NPPD looking for red flags, customers can also report concerns about identity theft in relation to their utility accounts to NPPD.
 - Personal Identification Number (PIN) added in 2017.

Annual Report

- Changes made to IMS-PR-004 in 2024:
 - Updated legal position titles and reviewer status for alignment.
 - Minor verbiage changes.
- Two reports of suspected identity theft in the last year.
- NPPD Customer Service Staff receive annual training on IMS-PR-004 and continue to look for red flags in day-to-day interactions with customers.



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Questions

Stay connected with us.



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