



# **Child and Youth Abuse Prevention Policy**

**Shandon United Methodist Church**  
Effective Jan. 2008 (Updated 2/2022)

# Child and Youth Abuse Prevention Policy

Shandon United Methodist Church - Effective March 2019 (Updated 2-23-2022)

Attached to this Policy should be an Incident Report form and the day-to-day *Procedures to Reduce Risk of Abuse within Children's Ministries* and *Procedures to Reduce Risk of Abuse within Youth Ministries*. Copies of this Policy and the attachments are available in most hallways and staff offices.

## Abbreviated POLICY REMINDERS (see inside for details/additional requirements):

### A. Reporting Suspected Abuse

Anyone associated with Shandon UMC who observes abuse, or has reason to suspect abuse, should immediately report these observations or suspicions directly to the Shandon UMC clergyperson or staff director of the relevant program, and in their absence, to the Senior Minister or, in his absence, to another SUMC clergy person. The Senior Minister or Acting Senior Minister should be immediately contacted and will be personally responsible for executing the initial response procedures (pages 4-5).

### B. Two Adult Rule

Two or more policy certified adults shall be present during any church sponsored programs, events, or ministry (in person, virtual, or any combination of the two) involving children. When two of these adults are related, another unrelated adult should be present. One adult should not be alone with a single child or youth, including in vehicles participating in church sponsored programs. Two related adults may not be alone with one child or youth.

### C. Requirements for Volunteers with Children and Youth

Before working with children or youth, all volunteer church workers must:

- be a SUMC member or actively involved at SUMC for at least six months.
- attend a training session and sign a statement that they have been trained, have read, understand, and will abide by this Policy, the Social Media Policy, the Youth Ministry Communication Policy, and the Procedures to Reduce Risk and Abuse for both children and youth.
- pass a National Background Check, a Social Security Verification Check, and a SLED criminal records check. Rechecks will be every three years.
- complete and sign a Volunteer Application, listing 3 non-related references.
- Sign the related Social Media/Youth Ministry Communication consent forms

### D. Age Rule

No one under the age of 18 will have sole responsibility, nor be alone with children or youth. Youth staff, counselors, teachers, and leaders must be "policy certified" and will be at least 18 years of age and 5 years older than the age group they have been recruited to facilitate, unless two other approved adults who are 5 years older than the age group are also present. A youth may assist with children or youth only when two approved adults are present.

### E. Community Groups/Leaders Using SUMC Facilities

Leaders/Representatives of community groups desiring to use our facilities and who have children in their program must provide to the appropriate church staff a written copy of their organization's Child & Youth Abuse Prevention Policy as well as meet all requirements of the church's facility usage agreement.

## POLICY INDEX:

- I. THE CHURCH'S CALLING & POLICY PURPOSE – p.2
- II. POLICY COMPLIANCE WITH SC LAW AND THE CHURCH'S INSURANCE – p. 2
- III. PRIORITY RULES FOR PREVENTING ABUSE – pp. 2 - 4
- IV. REPORTING AND RESPONDING TO SUSPECTED ABUSE – pp. 4 - 5
- V. SCREENING, HIRING, RECRUITING VOLUNTEER AND PAID WORKERS – pp.5 - 8
- VI. EDUCATION AND TRAINING – pp. 8 - 9
- VII. POLICY IMPLEMENTATION – p. 10
- VIII. POLICY REVIEW AND REVISION – p. 10

**Child and Youth Abuse Prevention Policy**  
**Shandon United Methodist Church**  
(Approved by Church Council 2018, Effective March 2019, Updated 2-23-2022)

**I. THE CHURCH'S CALLING – POLICY PURPOSE**

The staff, officers, and church members of Shandon United Methodist Church are committed to providing a safe and loving environment in which children and youth can grow in their faith and Christian living. Our Christian foundations call us to protect and nurture children as cherished participants in our church community and God's world. Jesus vehemently warned against putting any stumbling block before children (Matthew 18:6). The Social Principles of The United Methodist Church say that "In particular, children must be protected from economic, physical, emotional, and sexual exploitation and abuse" (162. III. C).

This Policy is to ensure the safety and well-being of the children and youth age 18 and under and in the care of Shandon United Methodist Church. The church is responsible both to the parents of the children and youth and to the legal authorities for having facilities and procedures that meet the standards of physical and emotional safety and due care. As an employer of childcare workers and as a group of caring volunteers, this church also strives to protect our staff, paid workers, and volunteers from being in a situation where they may be falsely accused of inappropriate behavior toward any child or teenager in our care. The Policy is designed so that we strive to have no worker placed in a position where he or she is alone with a child or youth and that no worker uses violent or inappropriate discipline methods. With appropriate assistance and witnesses in place, no opportunity should arise for any worker to commit any act of abuse against our children or youth and, if such act should occur, our policies will prevent such acts of abuse from continuing.

This Policy applies to all individuals who are employed and/or volunteer in church programs or areas that involve children and youth. This Policy does not constitute a contract between the church and its workers or the church and any other party. It is a statement of policy which Shandon United Methodist Church will seek to follow.

**II. POLICY COMPLIANCE WITH SC LAW AND THE CHURCH'S INSURANCE**

South Carolina law on Child Abuse and Neglect is stated in, but not limited to, Section 20-7-490 (definitions of child abuse), Section 20-7-510 (persons required or permitted to report), Section 20-7-540 (immunity from liability when reporting), Section 20-7-560 (penalties for failure to report), Sections 20-7-567 and 20-7-570 (false reports). Section 20-7-490 defines a child as a person under the age of eighteen. Child abuse or neglect occurs when the physical or mental health or welfare of a child is harmed or threatened with harm by the persons responsible for the child's welfare. This includes sexual abuse, physical abuse, emotional abuse and neglect. The Child and Youth Abuse Prevention Policy of Shandon United Methodist Church will be in compliance with the SC State Law. Under SC law, mandatory reporters include the church's clergy persons and weekday Preschool and Kindergarten employees. This Policy will be reviewed annually to make sure that it is up to date. Shandon UMC's Business Manager will keep staff updated about requirements for adequate insurance against child abuse allegations. Policy amendments will be made, as needed to comply. To access S.C. state laws and child protection information, refer to [www.scstatehouse.net](http://www.scstatehouse.net) and [www.childwelfare.gov](http://www.childwelfare.gov).

### **III. PRIORITY RULES FOR PREVENTING ABUSE**

#### **A. Two Adult Rule**

Two or more policy certified adults shall be present during any church sponsored programs, events, or ministry (in person, virtual, or any combination of the two) involving children and youth. When two of these adults are related, another unrelated adult should be present. One adult should not be alone with a single child or youth, including in vehicles participating in church sponsored programs. Two related adults may not be alone with one child or youth. During counseling or conference sessions between a staff member and one child or youth, the door should be open, and others nearby should be informed of the session.

#### **B. Six-Month Rule**

Shandon UMC requires that all volunteer church workers in children or youth programs be members of the church for at least six months or be actively involved in the church for six months before beginning responsibilities. The Six-Month Rule may be waived for volunteers not actively involved at Shandon UMC and who help in a specific program. Training and background checks through Shandon UMC will still be required.

#### **C. Age Rule**

No one under the age of 18 will have sole responsibility, nor be alone with children or youth. Youth staff, counselors, teachers, and leaders will be at least 18 years of age and 5 years older than the age group they have been recruited to facilitate, unless two other approved adults who are 5 years older than the age group are also present. A youth may assist with children or other youth only when two policy certified adults are present.

#### **D. Acts in Violation of this Policy**

The following acts are violations of this Policy and will not be tolerated or accepted during any activity or program (virtual, in person, or any combination of the two) and are to be immediately reported to the designated program staff after the safety of any children or youth involved has been assured. These violations apply to violators of any age.

1. Any direct observations or evidence of sexual activity in the presence of or in association with a minor.
2. Any display or demonstration of sexual activity, abuse, insinuation of abuse, or evidence of abusive conduct towards a minor.
3. Sexual advances or sexual activity of any kind between any person and a minor.
4. Infliction of corporal punishment, physically abusive behavior, or bodily injury to a minor.
5. Physical neglect of a minor, including failure to provide adequate supervision in relation to the activities of Shandon United Methodist Church.
6. Mental or emotional injury to a minor.
7. The presence or possession of obscene or pornographic materials at any function of Shandon United Methodist Church.
8. The presence, possession or being under the influence of any illegal or illicit drugs.
9. The consumption of or being under the influence of alcohol or of any illegal or illicit drugs while leading or participating in a function for minors at Shandon United Methodist Church.

#### **E. Specific Day-to Day Procedures for All Leaders and Participants**

Specific procedures for how to operate day-to-day and special ministries in adherence to this Policy will be developed by the children's and youth ministry staff and councils. These procedures will be attached to this Policy, as well as an Incident Report Form.

## **F. Door Windows**

Each room or space on the church campus designated for children or youth will have an uncovered window in the door or a glass window in the room wall that allows view of the inside of the room from the hallway.

## **G. Access to Policy, Procedures, Forms**

All program staff, clergy, and the Education Assistant will keep copies of the Policy in a visible location in their offices. Incident Report forms and the Procedures to Reduce Risk of Abuse for children's and youth ministries will be attached. The Christian Education staff is responsible for making electronic copies available with a QR code to scan in the following locations: the receptionist desk and wooden wall display in the main hall of the Bruner Building, in each church bus, and in labeled wall slots or table containers in the following hallways: top floor Education Building, ground and top floors of Dubose Building, gym/dining room hall, Youth Zone hall, New Building ground and top floors. They will also post key rules, reporting procedures (tel. #s), and policy locations visibly in each of the church's buildings. The following forms will be available in the Education Assistant's Office: Authorization and Request for Criminal Records Checks, Volunteer Application, Form for Reference Check, Incident Report Form.

## **H. Addressing Known Offenders in the Congregation**

For the wellbeing of the offender and the congregation, these steps will be followed by the Senior Minister, or Acting Senior Minister, who will then determine the circumstances under which the offender may participate in church worship or activities (see V. A.):

1. The offender must provide contact information for the offender's probation officer. The minister will contact the offender's probation officer to verify the terms of his probation.
2. The minister will contact the sheriff's office or law enforcement agency responsible for checking on whether offenders are living where they should.
3. The minister will consult with other professionals and the UM District Superintendent.
4. The minister will make a written covenant with the offender about the permitted circumstances or restrictions under which the offender may be on the church campus or participate in church activities. A "buddy shadow" may be required, a person(s) who stays with the offender at all times, from the time the offender exits the vehicle or arrives on church property/the location of a church activity, until the time the offender leaves.
5. A copy of the covenant will be kept on file in the ministers' offices. At a minimum, these people will be informed of the covenant contents: Shandon UMC clergy, staff members, the Columbia District Superintendent, and any church leaders in programs or areas where the offender may be.

## **I. Limits/Exclusions**

The clergy and church staff shall have discretion to exclude or limit a volunteer from participation in the leadership, sponsorship or assistance of any activities or programs with children under age 18, for any behavior deemed inappropriate.

## **IV. REPORTING AND RESPONDING TO SUSPECTED ABUSE**

If there should be allegations of child abuse when children or youth are under the care of Shandon UMC or if a child coming to Shandon UMC exhibits signs of abuse occurring away from the church setting, the procedures below shall be followed by church members, clergy, staff, and volunteers. Due to the serious sensitive nature of such a crisis and the potential harm to the child and the danger of false accusations and damaging gossip, confidentiality will be observed throughout the reporting process. No allegations should be ignored.

**Anyone associated with Shandon UMC who observes abuse, or has reason to suspect abuse, should immediately report these observations or suspicions directly to the Shandon UMC clergyperson or staff director of the relevant program.**

If the clergy or staff director of the program is **not available** or **is the accused**, the observer/person suspecting abuse is responsible for directly contacting the Senior Minister immediately. If the Senior Minister is unreachable, another Shandon UM Church clergyperson will be directly contacted. If the Senior Minister is the one accused, the head of the relevant program will report the allegation directly to the Columbia District Superintendent.

While in the context of the **weekday Preschool and Kindergarten**, any reports should be brought directly to the Director of the Preschool and Kindergarten.

**A. The Shandon UMC clergyperson or staff director of the relevant program is responsible for following these initial procedures**, as soon as allegations of abuse are known:

1. The first priority is to make sure the alleged victim and other children and youth are safe and removed from harm.
2. The **Senior Minister** of Shandon UM Church or Acting Senior Minister should be immediately and directly contacted. If the Senior Minister or Acting Senior Minister is unreachable, another Shandon UM Church clergyperson should be immediately and directly contacted.

**B. As soon as contacted, the Shandon UM Church Senior Minister or clergyperson (IV.A.2) is the one to personally execute these initial response procedures:**

1. If not the suspected assailant, the parent(s) or legal guardian of the alleged victim will be the first to be contacted by the Senior Minister or clergyperson and fully informed of the circumstances known. The Senior Minister or Acting Senior Minister will receive advisement from the parent(s) or legal guardian.
2. As a mandatory reporter, the Senior Minister or Acting Senior Minister will determine whether to call the local law enforcement agency (police, county sheriff, or DSS).
3. The Senior Minister or Acting Senior Minister will notify the United Methodist Columbia District Superintendent.

**C. Additional Procedures** to be followed by individuals reporting the abuse, the Shandon UMC clergyperson or staff director of the relevant program, and/or the SUMC Senior Minister (or Acting Senior Minister), **as soon as possible after allegations are known:**

1. Individuals involved in reporting should not confront the subject of the allegation.
2. The individual(s) reporting the abuse and the clergy or staff program director involved will complete a written report form of the suspected abuse as soon as possible and document the facts and conversations related to the allegations and the actions taken by the church. **Reports** are to be returned to the Shandon UMC Senior Minister who will complete the report and give a copy to the United Methodist Columbia District Superintendent. Reports will be kept locked on file.
3. Observe **confidentiality** for both the alleged victim and the accused throughout the investigation.
4. The Senior Minister will make other appropriate **notifications**, after consultation with the District Superintendent (e.g. Church Council chairperson, Chair of Trustees, the church's legal counsel, Chair of Child Abuse Prevention Council).
5. If the accused has assigned duties within the life of the church, the Senior Minister will relieve the accused of his/her duties until the investigation is concluded.
6. It is necessary for the Senior Minister to notify the church's **insurance company**, according to the policy provisions. The Senior Minister may direct the church's Business Manager to do so.

7. Any **public or media inquiries** will be directed only to the Senior Minister. The Senior Minister will be the church's sole spokesman.

#### **D. Other Follow-Up Procedures**

1. The Senior Minister should extend whatever care and resources necessary, but under no circumstances should the Senior Minister or any church leader or member investigate the allegation. In providing care to the alleged victim and the accused, and their families, the Senior Minister or church leader should under no circumstances be drawn into a discussion of the truth or falsity of the allegation. Do not assign blame or take any steps that involve establishing or refuting the allegation.
2. It is appropriate to show care, comfort and reassurance for all persons affected and to pray for an atmosphere of healing in the church.
3. The Senior Minister will direct appropriate communications with the congregation.

### **V. SCREENING, HIRING, RECRUITING VOLUNTEER AND PAID WORKERS**

#### **A. Violations That Prohibit or Limit Working with Children and Youth**

Whether disclosed voluntarily or by result of the background checks, the following circumstances will automatically disqualify a person from participating in the leadership, sponsorship or assistance of any activities or programs with children under age 18.

Any conviction for:

1. Criminal homicide
2. Aggravated assault
3. Sexual abuse
4. Sexual assault (rape)
5. Aggravated sexual assault
6. Incest
7. Indecency with a child
8. Inducing sexual conduct or sexual performance of a child
9. Possession or promotion of child pornography
10. The sale, distribution, or display of material harmful to a minor
11. Employment harmful to children
12. Abandonment or endangerment of a child
13. Kidnapping or unlawful restraint
14. Public lewdness or indecent exposure
15. Enticing a child

The clergy and church staff can exclude or limit a volunteer from participating in the leadership, sponsorship or assistance of any activities or programs with children under age 18, for reasons, charges, or crimes other than those listed above.

#### **B. Church Staff (Including Clergy)**

Staff refers to any paid full and part-time employees, including clergy and childcare workers. Our entire staff is required to know all responsibilities of SUMC toward its' children and youth and toward the workers. They shall be trained in our policies and procedures. Note the requirements for weekday preschool staff (Section V. E). A conviction for any of the violations listed in Section V.A. of this Policy will automatically bar a person from employment. A person can be barred from employment for reasons, charges, or crimes other than those listed above. While employed by SUMC, if a staff person is charged with or is under investigation elsewhere for any of the violations listed in V. A, or for battery, he or she should immediately inform the Senior Minister of SUMC and may be suspended from employment until the case is resolved.

Prior to employment, all staff must sign a statement verifying that they have read, understand, and will abide by this Child Abuse Prevention Policy and our Procedures to Reduce Risk and Abuse for both youth and children.

Prior to employment by Shandon UMC, all church staff must pass a National Background Check, a Social Security Verification Check, and a SLED criminal records check ordered by Shandon UMC. These checks will be processed by the church's Business Manager no more than one month before the first day of employment. The results will be reviewed by the Senior Minister and the chairperson of the Staff Parish Relations Committee and kept confidentially on file. A conviction for any of the violations listed in Section V.A. of this Policy will automatically bar a person from employment.

Prior to employment by Shandon UMC, all staff must complete and sign as true an employment application that at the minimum includes:

- a. Standard contact information, with addresses for the past 5 years, if different from present address
- b. Experience and qualifications for the position
- c. Current and previous employer and employment history
- d. Voluntary disclosure of past criminal history and allegations of criminal history
- e. Listing of 3 non-related references, with complete contact information, in order for application to be complete. All three references must be contacted by the Staff Parish Committee, prior to hiring.

Following the first year (2008) of this Policy's implementation, any staff person with 3 years since their last background checks will submit to a National Background Check, a Social Security Verification Check, and a SLED criminal records check.

Persons on staff who have a break in service of more than one year will submit to employment and screening procedures as a new employee.

### **C. Paid Childcare Workers**

Our paid childcare workers are responsible for knowing, implementing and abiding by church policies and procedures and South Carolina law regarding child abuse and protection. They shall be trained in our policies and procedures. This Policy's section V.B. (Church Staff) applies in full to paid childcare workers, with these exceptions:

The three required references will be contacted by the staff Childcare Coordinator or the assigned member of the Education Ministries Team. Each applicant will be interviewed in person by the staff Childcare Coordinator.

### **D. Church Volunteers**

Our volunteers should be aware that the potential for abuse exists and that they are part of our efforts at prevention. They are responsible for knowing and abiding by our Child and Youth Abuse Prevention Policy and our Procedures to Reduce Risk and Abuse for both children and youth. They shall be trained in our policies and procedures.

Before working with children or youth, volunteers must sign a statement verifying that they have attended a Policy training session and that they have read, understand, and will abide by this Child and Youth Abuse Prevention Policy, the Social Media Policy, and the Youth Ministry Communication Policy, and the Procedures to Reduce Risk and Abuse for both youth and children.

Before working with children or youth, volunteers must pass a National Background Check, a Social Security Verification Check, and a SLED criminal records check. These checks will be processed by the church's Education Assistant staff person. The results may be reviewed by the clergy or a program area staff person. The results will be kept confidentially on file in the Education Assistant's Office, along with the volunteer worker's application and related forms.

A conviction for any of the violations listed in Section V.A. of this Policy will automatically bar a person from working with children or youth.

The clergy and church staff can exclude or limit a volunteer from participating in the leadership, sponsorship or assistance of any activities or programs with children under age 18, for reasons, charges, or crimes other than those listed above.

Before working with children or youth, volunteers must complete and sign as true a Volunteer Application that at the minimum includes:

- a. Standard contact information, with addresses for the past 5 years, if different from present address
- b. Experience and qualifications for the position
- c. Current and previous employer and employment history
- d. Voluntary disclosure of past criminal history and allegations of criminal history
- e. Listing of 3 non-related references, with complete contact information, in order for application to be complete. References and application information will be considered by the program staff person in charge of the children's or youth ministries.

#### **E. Weekday Preschool and Kindergarten Staff**

Shandon's Preschool and Kindergarten is a ministry of Shandon for children and their families in our community and as such is an important part of the church's mission. As a ministry of the church, it is imperative that all Preschool and Kindergarten staff are aware of, understand and abide by the church's Child Abuse Prevention Policies where and when they apply to the staff of the school. The school is licensed by the South Carolina Department of Social Services (DSS) and will adhere to DSS requirements. The Director of the weekday Preschool and Kindergarten will ensure that all staff members are aware of the DSS and SUMC policies and procedures applicable to them. At a minimum, all staff must pass background checks in compliance with DSS regulations, including a central registry check. We realize that as a child care facility licensed through DSS, there are many more requirements placed upon this program than listed in these policies.

#### **F. Community Groups/Leaders Using SUMC Facilities**

Leaders/Representatives of community groups desiring to use our facilities and who have children in their program must provide to the appropriate church staff a written copy of their organization's Child & Youth Abuse Prevention Policy and a written confirmation from that organization's administration stating that the organization will be responsible for implementing their Policy on our campus. The copy of their Policy and the written confirmation statement must be provided at least two weeks before the desired date of using our facility. The policy and confirmation statement must be approved by the relevant church program staff member or clergy person, before a community group uses our facilities. These requirements apply to, but are not limited to, all scouting programs. If an organization using our facility is dealing with any suspected or confirmed incident of child or youth abuse that organization must immediately notify the Senior Minister of Shandon UMC. All community groups must comply with all requirements of the church's facility use agreement.

#### **G. Sub-Contract and Regular Off-Hours Paid Workers**

The appropriate church staff and/or Trustees will review each contract on an individual basis and decide, with the labor employer, the appropriate steps to protect children and youth. Regular off-hours paid workers who will be in buildings when child care or children may be present must submit to the same requirements as part-time church employees (see V.B.).

## **VI. EDUCATION AND TRAINING**

### **A. January – March of the 2019 Implementation Year**

The Child Abuse Prevention Council will make the congregation aware of the amended policy and the inclusion of a Social Media Policy and Youth Ministry Communication Policy.

Steps:

1. Introduction of the Policy by e-mail and in *The Voice* by March 2019.
2. Follow-up article in *The Voice* in March 2019.
3. March -December 2019 "Safe Sanctuary Training" Sessions (7<sup>th</sup> grade - adult): The Policy educators and staff will design and lead a Policy Training Session that includes a prepared outline, visuals, and a closing quiz to document training. Copies of the Policy will be distributed during the training sessions. The relevant Consent to Check Form, the Volunteer Application Form, and Youth Ministry Communication Policy consent forms will also be distributed to participants in each session.
4. The members of the Child Abuse Prevention Council will be trained at their first meeting in February.
5. On an ongoing basis, the Policy educators and/or staff will lead a "Safe Sanctuary" training session at least once every other month during the Sunday School Hour for volunteers who will work with children or youth, and for staff, as stated in this Policy.
6. Additional training times for staff or volunteers will be scheduled with the Policy educators/staff, as needed.

#### **B. Ongoing Training**

1. Standard statements about the Policy will appear in the major communications and web site of Shandon UMC, including the worship bulletin.
2. The members of the Child Abuse Prevention Council will be trained at their first meeting each year. They will be trained by a staff director of children's, youth, or adult ministries or a trained Child Abuse Prevention Council member.
3. Policy training will be made available electronically year-round.
4. Additional training times may be scheduled with the designated policy educators, as needed.

### **VII. POLICY IMPLEMENTATION**

1. All programs of the church involving children or youth (in person, virtual, or any combination of the two) will implement this Policy. This Policy does not take the place of or invalidate other existing policies concerning additional physical safety procedures used in our children and youth programs.
2. This policy went into effect as of March 2019, with all staff members required to train by March 31, 2019. Volunteers certified under the previous 2008 policy had until December 31, 2019, to complete the new training.
3. The Education Administrative Assistant will provide staff and clergy with a list of current volunteers. Staff is responsible for replacing volunteers, as needed to comply with this Policy.

## **VIII. POLICY REVIEW AND REVISION**

**At least annually**, the Child Abuse Prevention Council (CAPC) of Shandon UMC will review the Child and Youth Abuse Prevention Policy, the Social Media Policy, the Youth Ministry Communication Policy, and the Procedures to Reduce Risk and Abuse for both children and youth at Shandon UMC. When amendments to the Policy or Procedures are made, these changes will be reported to the congregation, Education Leadership Team, the church program staff and clergy, and the Church Council.

# **Procedures to Reduce Risk and Abuse within Shandon UMC**

## **Children's Ministries - Birth through 5<sup>th</sup> Grade (Effective 2019 – Updated 2/23/2022)**

- I. Prior to working with children, each staff person or volunteer is required to
  - be a regular participant in our congregation for a minimum of six months (volunteers, only).
  - complete forms and background checks as per the regulations of the church's policies.
  - complete an initial training in the church's Child Abuse Prevention Policy and a renewed training and new background check every 3 years.
  - sign and return to staff a statement verifying that they have read, understand, and will abide by Shandon UMC's Child Abuse Prevention Policy and Procedures to Reduce Risk and Abuse as well as sign Social Media Policy Consent form.
- II. Annual training in the church's Child Abuse Prevention Policy and these Procedures will be offered to staff and volunteer workers. These policies and procedures will be reviewed with volunteer workers and staff prior to off-campus visits, overnight trips, special events and programs (e.g. Vacation Bible School).
- III. "Two-Adult Rule"
  - One adult should not be in a room, area, or vehicle with a single child at any time, on or off campus.
  - Two or more policy certified adults shall be present during any church sponsored program, event or ministry (virtual, in person, or any combination of the two) involving children. When two of these adults are related, another unrelated (3rd) adult must be present.
  - At drop off, a parent shall wait with the child until two unrelated, policy approved leaders/teachers are present.
  - In the absence of two unrelated and policy approved leaders/teachers, groups shall be combined, or leaders redistributed.
  - Adult workers must announce to another adult when a child is being assisted in a restroom or with diapering.
  - On the 2nd floor of the DuBose building, one policy certified volunteer in each class will be available to watch students from the classroom door as students travel to the restrooms or water fountain.
- IV. "PD Rule" (Potty-Diaper Procedures)

When changing diapers, the worker or volunteer shall announce to another adult that he/she will be changing a diaper or assisting a child in the bathroom.
- V. "Combo Rule"

Whenever only one approved adult volunteer is present, two classes will combine until another screened and trained adult arrives.
- VI. "Over 18 Rule"

No one under the age of 18 will have sole responsibility, nor be alone with children. A youth may assist with children only when two policy certified adults are present.
- VII. Line of Sight

Each room or space on the church campus designated for children or youth will have a completely uncovered window in the door or a glass window in the room wall that allows view of the inside of the room from the hallway.
- VIII. Drop Off/Pick Up Procedures

Children through 5th grade should not be dropped off or expected to walk alone on campus. They should be escorted by an adult or a youth (6th grade + up).

For all children's programs on campus (Infants – 3rd grade):

  - The parent/guardian or youth (6th grade + up) will sign in and pick up the child.
  - At drop off, the parents of Infants-2s will receive a bracelet with number. The child will be assigned a corresponding number that must match at pick up.
- IX. Overnight stays for fourth and fifth graders must be accommodated in common areas where children sleep in separate gender groups. Two unrelated, policy certified adults of the same gender group must be present in that area.
- X. Policy Key Points and Reporting Procedures, as well as a list of approved volunteer workers, will be available in areas designated for children.
- XI. In the event of suspected abuse, staff and volunteers are required to report the incident following the church's reporting policy.

## **Procedures to Reduce Risk and Abuse - within Shandon UMC**

### **Youth Ministries ---- 6<sup>th</sup> Grade through 12<sup>th</sup> Grade (Effective March 2019; Updated 2/23/22)**

For the purpose of this document, "youth" are those persons who are in 6<sup>th</sup>-12<sup>th</sup> grades.

- I. Youth counselors, teachers, and leaders will be
  - A. allowed to directly work with youth after a minimum of 6 months membership or involvement with our congregation.
  - B. required to complete necessary forms and a formal background check as per the regulations of the church's volunteer policies prior to working with youth. They must also submit to another review and background check every 3 years as per the church's policies.
  - C. at least 5 years older than the age group they have been recruited to facilitate.
  - D. informed about the "Covenant of Conduct", their responsibilities, and these procedures prior to working with youth.
  - E. required to sign and return to staff a statement verifying that they have attended a Policy training session and have read, understand, and will abide by Shandon UMC's Child and Youth Abuse Prevention Policy, Social Media Policy, Youth Communication Policy, and Procedures to Reduce Risk and Abuse, prior to working with youth.
  - F. offered an annual review of the "Covenant of Conduct", their responsibilities, these procedures, and Safe Sanctuary policies. These procedures will also be reviewed prior to off-campus retreats and overnight trips.
  
- II. While supervising youth on or off our church campus, counselors & teachers should have 2 policy certified adults present in the room or area with youth. When two of these adults are related, another unrelated adult should be present.
  - A. One adult shall not be in a room, area, or vehicle with a single youth at any time.
  - B. In circumstances when only one policy certified adult is present in a room with a group of youth, the doors to the room will be left open and the room visible from the hallway or another room. Persons in adjoining or nearby rooms should be made aware that only one adult is present with youth in that other room. Two related adults may not be alone with one youth.
  - C. Youth must always be a part of a group of at least "3" including one youth and two policy certified, unrelated adults, or 1 policy certified adult and two unrelated youth.
  
- III. During overnight stays, groups will have at least 2 unrelated policy certified adults present with youth.
  - A. Overnight stays ideally will be accommodated in cabin/lodge housing, with groups of females or males sleeping in separate rooms. Two unrelated policy certified adults will sleep in the room of youth of their same gender. Doors to rooms may be left open in halls/corridors that accommodate persons of the same gender to meet requirements of supervision of groups of youth.
  - B. In the event that males and females share one common area (e.g. a gym), they will be divided into same gender areas for sleeping. Adult supervisors will sleep in the areas with their same gender. There must be one policy certified adult for each gender group of that same gender.
  - C. If overnight stays take place in hotels, an arrangement is only acceptable when the attending church staff person approves this arrangement based upon the individual youth involved and the requirements of the policy are met.
  
- IV. Prior to overnight off campus trips, the sponsoring staff person will hold a Parent/Participant meeting for all counselors/chaperones as well as youth and their parents. At this meeting, expectations of conduct and Safe Sanctuary policies will be reviewed. Youth will also be reminded and prepared to use caution and good judgment in the host environment.
  
- V. A signed "Covenant of Conduct" as well as the Social Media Policy and Youth Communications Policy consent form is required of all adults and youth participating in any youth event/trip. It is the responsibility of the attending church staff person to ensure that all persons are aware of the expectations of conduct and supervision. These expectations and the specifics related to conduct may expand depending upon the arena of the program.
  
- VI. In the event of suspected abuse, staff persons and adult volunteers are expected to report the incident following the church's reporting policy. Youth are encouraged to report, as well.
  
- VII. These procedures & the reporting policy, as well as a list of approved volunteer workers, will be available in areas for viewing by youth & adult volunteers.



**Shandon United Methodist Church**

**Report of Suspected Incident of Child or Youth Abuse**

**IMPORTANT:**

Before completing and taking action on this report, it is important to refer to pages 4-5 of the Child and Youth Abuse Prevention Policy of Shandon United Methodist Church: *Reporting and Responding to Suspected Abuse*. It is also important to know the SC law reporting requirements (see page 1 of the Policy).

1. Name of worker (paid or volunteer) observing or receiving disclosure of child abuse:

\_\_\_\_\_

2. Victim's name: \_\_\_\_\_

Victim's age/date of birth: \_\_\_\_\_

3. Date/place of initial conversation with/report from victim:

\_\_\_\_\_

4. Victim's statement (give your detailed summary here – use back if needed):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

5. Name of person accused of abuse: \_\_\_\_\_

6. Reported to Shandon UMC Senior Minister or Acting Senior Minister (minister's name):

\_\_\_\_\_

Date/time: \_\_\_\_\_

Summary (use back if needed):

**#s 7 through 10 are to be completed only by the Senior Minister or Acting Senior Minister of Shandon UMC:**

7. Call to victim's parent/guardian: \_\_\_\_\_

Date/time: \_\_\_\_\_

Spoke with: \_\_\_\_\_

Summary (use back if needed):

8. Call to local children and family service agency: \_\_\_\_\_

Date/time: \_\_\_\_\_

Spoke with: \_\_\_\_\_

Summary (use back if needed):

9. Call to local law enforcement agency: \_\_\_\_\_

Date/time: \_\_\_\_\_

Spoke with: \_\_\_\_\_

Summary (use back if needed):

10. Other Contacts: \_\_\_\_\_

Name: \_\_\_\_\_

Date/time: \_\_\_\_\_

Summary (use back if needed):

\_\_\_\_\_  
Signature of Person Completing Form

\_\_\_\_\_  
Date

Print Full Name: \_\_\_\_\_

**Child & Youth Abuse Protection  
Reporting Contacts (Policy pp. 4-5):**

Senior Minister of Shandon UMC:

Rev. C.E. "Smoke" Kanipe

W. 256-8383 (ext. 103)

If the Senior Minister is unreachable:

Rev. Shannon Bullion: 256-8383 (ext. 102) or (843) 560-6189

Rev. James Grubb: 256-8383 (ext. 111) or 843-300-5549

UM Columbia District Superintendent:

Rev. Cathy Jamieson

W. 786-9486 (ext. 302) (see Policy p. 4)



# Youth Worker Consent Form: Youth Ministry Communication Policy

(Approved 9/10/18 Updated 4/2021)

Texting, e-mailing, and other forms of electronic communication have become common today, especially among students. I understand that electronic media can play a vital role within youth ministry but can have serious consequences if used improperly.

As an employee or volunteer youth worker of Shandon United Methodist Church (SUMC), I agree to abide by the ministry's Communication/Social Media/Safe Sanctuary/and any applicable Personnel policies and procedures relating to texting and electronic communication in connection with its youth program.

As part of that policy, I authorize SUMC to obtain copies of telephone or computer records related to my youth worker activities, if SUMC needs these records to investigate or document an incident. I agree to help the ministry obtain any records it requests.

Youth Worker Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



# Social Media Policy

(Approved 9/10/18 – Updated 4/2021)

This policy provides guidelines for employees and volunteers to follow when they use social media tools on behalf of Shandon United Methodist Church (SUMC) or when SUMC becomes part of a social media dialogue.

New social media tools emerge regularly. As with all tools used in ministry, social media will be recognized and utilized as an extension of ministry. Social media will intentionally be used to nurture Christian faith and discipleship. All posts, comments, and communication will be founded on the expectation that they will honor God and display respect for self and others. Utilization of any social media platform or communication will be consistent with the church's mission statement and in keeping with Christian teachings. This expectation and policy applies to all forms of social media: those currently in use and those that SUMC may adopt at any time.

## Use of Social Media

- All SUMC policies, including harassment, confidentiality, and software use policies, apply to the use of social media.
- SUMC's official social media participation is managed by the Social Media Team, the staff and volunteers who are responsible for regularly posting information on the ministry's behalf and for monitoring and responding to posts on these pages.
- Ministry employees who misuse the ministry's social media resources in ways that violate the law or other ministry policies are subject to disciplinary action.

## Social Media Guidelines

1. Employees and volunteers interested in representing SUMC on social media must first sign consent and application forms and attend a social media training class. The class will outline the recommended practices, limitations, and legal parameters for administering the ministry's social media accounts.
2. Except for live stream of worship services, social media postings shall not disclose sensitive or confidential information for youth and children, including but not limited to an individual's name.
3. Social media representatives are responsible for disabling the "tagging" of individuals in photos posted on the ministry's page. If the photos include location information, this information is to be removed as well.
4. Social media representatives will respect copyright and fair use laws, making sure that they have permission or authority to use content before posting it. Simply giving credit to the author will not protect the ministry from a possible copyright infringement claim.

*(Continued on next page)*

5. Social media representatives will monitor the page at least once per week, removing content that is obscene, embarrassing, abusive, or otherwise objectionable. If any posted material appears to be illegal (e.g., child or elder abuse, etc.), social media representatives should contact their supervisor and other appropriate authorities.
6. When communicating with youth via social media, employees and volunteers shall follow the ministry's youth communication policy.
7. As an employee or volunteer of SUMC, remember that your online posts have the potential to affect the ministry.
8. In the event of a crisis, contact the Senior Minister before responding to any posting or comments related to the crisis.



# Youth Ministry Communication Policy

(Approved 9/10/18 – Updated 4/2021)

Texting, e-mailing, and other forms of electronic communication have become common today, especially among students. Texting and electronic communication can be a vital part of youth ministry work, but their improper use can produce serious consequences.

## Promoting Safety

Shandon United Methodist Church (SUMC) desires to promote safety and to create a healthy and spiritually nurturing environment for texting and electronic communication between its youth workers and students who participate in youth ministry activities. As a result, SUMC follows these guidelines:

1. Employee and volunteer youth workers who want to communicate with youth using text messaging, email, social networking websites or other forms of electronic media must first sign a consent form and attend a ministry training class. The class will outline the recommended practices, limitations, and legal parameters for texting and other forms of electronic communication within youth ministry.
2. Ministry youth workers may not transmit any content that is illicit, unsavory, abusive, pornographic, discriminatory, harassing, or disrespectful when communicating with each other or with youth (6<sup>th</sup> -12<sup>th</sup> graders) involved in ministry activities. Electronic communication directly with children (5<sup>th</sup> graders and younger) is prohibited.
3. Except in an emergency, youth workers may not transmit any personal information pertaining to a youth without the youth ministry participant and his or her parents or guardians signing consent forms. This applies to group texting, group e-mail, or any other public method of electronic communication. Personal information may include such things as a youth's name, phone number, e-mail address, or photograph.
4. Youth workers will discourage students from using cell phones during ministry programs except in an emergency, to contact a parent or guardian, or to place calls specifically approved by a leader.
5. Youth workers will instruct youth annually about the Youth Ministry Communications Policy and the responsible Christian use of social media in conjunction with the annual review of the Safe Sanctuary policy and its implications for youth.
6. All information, images, or videos shared electronically through public ministry communications channels are not considered confidential.
7. To participate in ministry electronic communications, youth must sign a related consent form.
8. Youth who violate this policy may lose electronic communications privileges and/or may face additional consequences. The ministry's pastoral leadership will notify parents immediately of any violation.
9. Cellular phones can be dangerous if used while driving. For safety reasons, youth workers driving on ministry business are not to make or receive calls when driving.
10. Youth workers are never to send, read, or view electronic messages while driving.



# Participant Consent Form: Youth Ministry Communication Policy

Shandon United Methodist Church (SUMC) is committed to creating a safe ministry environment.

This includes promoting a healthy environment for texting and other electronic communication between youth workers and youth. New social media tools emerge regularly. As with all tools used in ministry, social media will be recognized and utilized as an extension of ministry. Social media will intentionally be used to nurture Christian faith and discipleship. All posts, comments, and communication will be founded on the expectation that they will honor God and display respect for self and others. Utilization of any social media platform or communication will be consistent with the church's mission statement and in keeping with Christian teachings. This expectation and policy applies to all forms of social media. As a result, the ministry follows these guidelines:

Use of electronic devices, including cell phones, is limited during youth ministry activities. Acceptable use is at the youth leader's discretion. All information, images, or videos shared electronically through public ministry communication channels are not confidential.

When communicating with youth and youth workers, other people involved in youth ministry activities, or posting content to websites that the ministry owns or controls (such as its Facebook page and Instagram), sexually suggestive, disrespectful, or insensitive content or images are prohibited. Harassment and bullying are strictly forbidden.

Those who violate this policy may lose electronic communication privileges within the ministry and/or may face additional consequences. Parents of youth offenders will be notified immediately of any violation.

I understand and agree to the terms of this policy.

---

---



# Parent/Guardian Consent Form: Youth Ministry Communication Policy

(Approved 9/10/18 – Updated 4/14/21)

New social media tools emerge regularly. As with all tools used in ministry, social media will be recognized and utilized as an extension of ministry. Social media will intentionally be used to nurture Christian faith and discipleship. All posts, comments, and communication will be founded on the expectation that they will honor God and display respect for self and others. Utilization of any social media platform or communication will be consistent with the church's mission statement and in keeping with Christian teachings. This expectation and policy applies to all forms of social media.

Name of Youth: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone number: \_\_\_\_\_

E-mail address: \_\_\_\_\_

I have read the Youth Ministry Communication Policy and agree to its terms.

I understand that the ministry does not allow youth workers to transmit or receive any electronic content that is illicit, unsavory, abusive, pornographic, discriminatory, harassing, or disrespectful.

I also understand that the ministry cannot guarantee that all youth participating in youth activities will abide by the policy's terms.

Youth workers of Shandon United Methodist Church have our permission to do the following:

1. Share our son or daughter's name, telephone number, and e-mail address with others involved in the youth ministry activity in pursuant to the social media policy.
2. Share photos and church related information about our son or daughter on Shandon United Methodist Church website and other electronic media channels controlled by the ministry in pursuant to the social media policy.

Parent/Guardian: \_\_\_\_\_ Date: \_\_\_\_\_

# Shandon United Methodist Church

## Water Activity Policy

Effective May 2016

(Amended 2/14/2017)

- 1 The SUMC water activity policy applies to any child or youth who is age 19 or younger. Children are referred to as 1<sup>st</sup> through 5<sup>th</sup> graders and youth are referred to as 6<sup>th</sup> graders through 12<sup>th</sup> graders.
- 2 For purposes of this policy, “water activities” include swimming, boating, skiing, paddling, floating, tubing, or any other activity typically done in open water or in a swimming pool.
- 3 For purposes of this policy, “open water” includes oceans, lakes, ponds, rivers, marshes, or streams.
- 4 At any SUMC event involving water activities for elementary aged children or youth, a SUMC staff person must be present during the entire event.
- 5 At any SUMC event involving water activities, children and youth may not participate unless a parent or legal guardian has signed a waiver specifically allowing his or her child(ren) to participate in the specific water activity.
- 6 In promoting SUMC events which involve water activities, all publicity shall specify that water activities may take place at the SUMC event.

### SUMC water activities involving open water:

- a. Children and youth are required to wear an age- and size- appropriate life jacket when participating in water activities in open water.
- b. Children and youth may only participate in water activities involving open water if the defined number of adults are present who are charged with the sole duty and responsibility of observing the children and youth while they are participating in water activities. For every 10 children who are currently enrolled in grades 6-12, at least one additional adult must be present to specifically observe the water activities. For every 5 children who are currently enrolled in grades 1-5, at least one additional adult must be present to observe the water activities

SUMC water activities involving swimming pools:

- a. Children and youth may only participate in water activities involving a swimming pool (a) if at least two certified life guards are present and charged with the responsibility of safety of the swimmers, and (b) if the defined number of additional adults are present who are charged with the sole duty and responsibility of observing the children and youth while they are swimming. For every 10 children who are currently enrolled in grades 6-12, at least one additional adult must be present to observe the water activities. For every 5 children who are currently enrolled in grades 1-5, at least one additional adult must be present to observe the water activities.
- 7 Children not yet enrolled in first grade may not participate in water activities at any SUMC event, except for participation in kiddie pools or inflatable water slides when actively supervised by at least one designated adult at any water collection point. A staff person must be on the premises.
- 8 Participants should be moved from the water to a position of safety whenever lightning or thunder occurs. Wait at least 30 minutes after the last lightning flash or thunder before leaving shelter.

# Disclosure Regarding Background Investigation

Shandon United Methodist Church, the "Company," may obtain information about you from a third party consumer reporting agency for employment purposes. Thus, you may be the subject of a "consumer report" which may include information about your character, general reputation, personal characteristics, and/or mode of living. These reports may contain information regarding your criminal history, social security verification, motor vehicle records ("driving records"), verification of your education or employment history (including income), or other background checks.

You have the right, upon written request made within a reasonable time, to request whether a consumer report has been run about you and to request a copy of your report. These searches will be conducted by Verified First, Phone: 888-670-9564, Fax: 208-266-2310, Mailing Address:, 1550 S Tech Lane Suite 200 Meridian, ID 83642. To the extent permitted by law, the Company may obtain consumer reports from any outside organization throughout the course of your employment.

I acknowledge receipt of the DISCLOSURE REGARDING BACKGROUND INVESTIGATION and certify that I have read and understand this document.

---

Signature

---

Print Name

---

Date

# A Summary of Your Rights Under the Fair Credit Reporting Act

Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to:** Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

- **The following FCRA right applies with respect to nationwide consumer reporting agencies:**

#### **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE**

You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

#### **TYPE OF BUSINESS:**

1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates

b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:

#### **CONTACT:**

a. Consumer Financial Protection Bureau  
1700 G Street, N.W.  
Washington, DC 20552

b. Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, N.W., Washington, DC 20580  
(877) 382-4357

<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p>
<p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act</p>	<p>b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480</p>
<p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p>	<p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p>
<p>d. Federal Credit Unions</p>	<p>d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance and Policy Outreach 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement &amp; Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200, Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Ave, N.W., Washington, DC 20580 (877) 382-4357</p>