



Child Protection Policy

1. Introduction

Everyone needs a safe and nurturing place to worship, celebrate, and learn. To help establish this as a safe place, Mt. Cross Ministries has established this policy for the prevention of sexual, physical, and emotional misconduct. Additionally, it is intended to protect against false allegations of such misconduct. While no policy implemented by the camp, no matter how comprehensive, can guarantee the intended results, it is the purpose of this policy and the associated procedures to lessen the risk to all parties involved in camp activities within the constraints and limitations allowed by law, balancing each individual's right to privacy with the needs of the camp to protect itself and those who rely on it for protection.

Resources used to create this Child Protection Policy include:

“The Safe Haven Guidelines: Model Policies for the Protection of All People from Abuse” from the Southwestern Minnesota Synod of the ELCA
Advent Lutheran Church Child Protection Policy, August 2017

2. Definitions

Child: A child is defined as anyone who is in 5th grade or younger.

Youth: A youth is defined as anyone who is in 6th-12th grades, or is under 18 years old.

Staff: All Rostered and lay leadership who are paid by Mt. Cross Ministries, who are engaged in ministry or service to the camp. This includes pastors, deacons, program, administrative, operational, and custodial staff.

Volunteers: Any persons who serve the camp without receiving payment. Volunteers may fall into one or both of the following categories:

1. Those who regularly work with and around children or youth (e.g., pastors-in-residence, health aides, campfire leaders, etc.)
2. Those who occasionally work with and around children or youth:
 - a. Board members
 - b. Adults who participate in overnight activities with children or youth once or twice per year

Physical Abuse: Infliction of physical harm or the causation of a child's deterioration, and may include, but shall not be limited to, maltreatment or exploiting a child to the extent the child's health is endangered.

Sexual Abuse: Any contact or interaction with a child/youth in which the child/youth is being used for the sexual stimulation of the perpetrator, the child/youth, or another person. Sexual abuse shall include, but is not limited to, allowing, permitting, or encouraging a child/youth to be:

- Photographed, filmed, or depicted in obscene or pornographic material; or
- Subjected to aggravated human trafficking, if committed in whole or in part for the purpose of the sexual gratification of the offender or another

Contact solely between children shall meet the criteria only if the contact also involves force, intimidation, difference in maturity, or coercion.

3. Policy Administration

The Executive Directors shall co-administer this policy and be responsible for compliance with it. The policy administrators shall be responsible for ensuring that all processes for volunteer selection are followed and that all records are maintained.

- Current policy administrator information can be found in Appendix A.
- Policy administrator information shall be updated as often as needed.

Each potential staff and volunteer shall have a file created for them which includes all application materials (application form, signed background check and motor vehicle records check release forms) as well as results of background check and motor vehicle records check, reference checks (notes from phone calls, emails, forms returned, etc.), and any notes kept during the applicant interview, as well as any other information the policy administrators feel should be included in the file.

All records and results are considered confidential and will be kept in a secure location. Only the policy administrators, Mt. Cross Ministries' legal counsel, and Mt. Cross Ministries' insurance company shall have access to these records.

Potential staff/volunteers have a right to be informed by Mt. Cross Ministries if their application to work/volunteer has been denied as a result of the background check and reference check process. The applicant has the right to obtain from Mt. Cross Ministries any record(s) from the background check (excluding notes/letters/emails from references) that form(s) the basis for the denial.

Each year, the policy administrators, program staff, and key volunteers (as determined by the policy administrators) shall review this policy and associated procedures and forms and determine if any revisions need to be made. If revisions are made, the policy administrators shall present the revised policy to the Mt. Cross board for approval.

4. Eligibility

- Those wishing to volunteer with children or youth must have either:
 - been an active volunteer with children or youth for the past six months with a congregation or community organization and present have a written, positive recommendation
 - been an active non-children or youth volunteer at Mt. Cross for the past six months
- NOTE: All of Mt. Cross' application and screening processes will be applicable to every applicant.
- Individuals who have a criminal conviction for, or have pled guilty to, child abuse, a sexual offense, physical abuse, pedophilic behavior, child pornography, kidnapping, or other related offenses will not be allowed to work with children or youth at Mt. Cross.
 - Individuals who have a criminal conviction not related to the above will be reviewed on a case-by-case basis.
- Individuals whose Motor Vehicle Records Check show convictions in the last five years for DUI (for alcohol, illegal, or prescription drugs), reckless driving, or speeding in excess of 15+ mph of posted speed limit will not be allowed to drive children or youth at Mt. Cross.
- All those wishing to work/volunteer with children must at least be in 6th grade and at least two grades higher than the age of children they will be working with.
- All those wishing to work/volunteer with Middle School (grades 6-8) must at least be in 9th grade and at least two grades higher than the age of youth they will be working with.
- All those working/volunteering with High School youth must be at least one year out of high school. All volunteers must be at least two years older than the oldest youth they will be

working with (i.e., if there is an 18-year-old in the youth group, the minimum age of the volunteer is 20).

- All drivers must be at least 21 years old, have valid auto insurance, and have experience driving.

5. **Application and Screening Process**

- All applicants must complete a Voluntary Disclosure Statement (Appendix B) and Background Authorization Form.
- Applicants must also include their driver's license number and state of issue if they intend to drive children or youth, regardless of whether they occasionally or regularly drive children or youth, for any camp-sponsored activities.
- Applicants need to sign two copies of the Acknowledgement of Receipt of Mt. Cross Ministries' Church Child Protection Policy (Appendix D). One copy will be given to the applicant to keep, the other will be kept in the applicant's file.
- Applicants will participate in an individual interview with the Executive Director and/or another appropriate staff member of Mt. Cross prior to being accepted.
- Potential employees/volunteers must agree to provide references of three persons outside the congregation who know the applicant, preferably who know how the applicant works with children and/or youth.

6. **Education and Training**

- All individuals who have been accepted as new employees/volunteers must attend an in-person Child Protection Policy Training.

7. **Code of Conduct of Employees/Volunteers**

- Understand that the camp will not tolerate abuse of children and youth and agree to comply in spirit and in action with this position.
- Agree to not physically, sexually, or emotionally abuse or neglect a child or youth.
- Respond to children and youth with respect, consideration, and equal treatment, regardless of gender, race, sexual orientation, religion, culture, or socioeconomic status.
- Serve as a positive role model for children and youth by maintaining an attitude of respect, patience, and maturity.
- Avoid even the appearance of impropriety or favoritism.
- Agree to comply with Mt. Cross Ministries' Child Protection Policy.
- In the event that employees/volunteers observe any inappropriate behaviors or possible policy violations with children or youth, they agree to report their observations to the Executive Directors.
- Acknowledge their obligation and responsibility to protect children and youth and understand there may be legal requirements to report known or suspected abuse of children or youth to appropriate church leaders and state authorities in accordance with this policy.

8. **Desirable and Undesirable Behaviors**

Mt. Cross Ministries is committed to creating and promoting a positive, nurturing environment for our children's and youth ministries that protect our children and youth from abuse and our volunteers and staff from misunderstandings. When creating safe boundaries for children and youth, it is

important to establish what behaviors are appropriate and inappropriate; otherwise that decision is left to each individual. Stating which behaviors are appropriate and inappropriate allows volunteers and staff to comfortably show positive affection in ministry, and yet identify individuals who are not maintaining safe boundaries with children or youth. The following guidelines are to be carefully followed by all volunteers and staff working around or with children or youth.

Love and affection are part of camp life and ministry. There are many ways to demonstrate affection while maintaining positive and safe boundaries with children and youth.

Some positive and appropriate forms of affection are listed below:

- Brief hugs. Preferred hugs are “side-to-side” hugs
- Pats on shoulder or upper back
- Handshakes, fist bumps, high-fives, etc.
- Verbal praise
- Holding hands while walking with small children (8 years old and younger)
- Sitting beside small children
- Kneeling or bending down for huddles with small children
- Holding hands during prayer

The following forms of affection are considered inappropriate with children and youth because many of them are the behaviors that predators use to groom children and/or youth and their parents for later molestation or can be, in and of themselves, sexual abuse:

- Lengthy embraces
- Kisses of any kind
- Holding children over three (3) years old on the lap
- Any sexualized touching
- Touching the bottom, chest, or genital areas of any child or youth other than for appropriate diapering or toileting of infants and toddlers
- Being alone with a child or youth/being out of view of others and alone with a child or youth
- Occupying a bed with a child or youth
- Touching knees or legs of children or youth
- Wrestling with children or youth
- Tickling children or youth
- Piggyback rides (either giving a child or youth one or receiving one from a child or youth)
- Picking up a child older than a toddler or youth for any reason
- Any type of a massage given by a child or youth to an adult
- Any type of massage given by an adult to a child or youth
- Any form of unwanted affection or physical contact

- Comments or compliments (spoken, written, or electronic) that relate to physique or body development (Examples include: “You sure are developing”, or, “You look really hot in those jeans”)
- Snapping bras or giving “wedgies” or any touching of underwear or swimwear
- Giving gifts or money to individual children or youth
- Secret meals with individual children or youth
- Secret communications with youth, regardless of medium
- Private scheduled meetings, outings, or events with just one child or youth

9. **Additional Harmful/Inappropriate Behavior**

Inappropriate behaviors and interactions can be detected and stopped. Some behavior may be inherently harmful to children or youth or are the types used by child predators to groom children, youth, and their parents, or may create conditions where abuse can occur more easily. Furthermore, some behaviors and interactions are potentially harmful to children or youth in and of themselves.

Examples include, but are not limited to:

- Using, possessing, distributing, or being under the influence of alcohol, illegal drugs, or the misuse of legal drugs while serving in a leadership role and/or assisting with programs or activities specifically for children or youth.
- Dating or becoming romantically involved with a child or youth, including youth who are 18 years old and not yet graduated from high school.
- Having sexual contact with a child or youth, including youth who are 18 years old and not yet graduated from high school.
- Leaving youth or children unsupervised or giving them an inappropriately-large amount of responsibility.
- Adults sharing with children or youth inappropriate jokes, stories, or personal confessions with children or youth. This includes conversations about their own sexual activities, dreams, and fantasies, or discussing their use of sexually oriented or explicit materials, such as pornography, videos, or materials on or from the internet.
- Dancing, games, skits, or jokes that make fun of a person’s ethnicity, race, socioeconomic reality, or sexual orientation.
- Possessing any sexually oriented materials (magazines, cards, videos, films, clothing, etc.) on camp property or in the presence of children or youth.
- Using the internet to view or download any sexually oriented materials on camp property or in the presence of children or youth.
- Giving gifts or sending special or private communications (in any form) to only certain children or youth.
- Transporting children or youth alone.
- Going over to a child or youth’s home when parent(s)/guardian(s) are not home or expected to be home.
- Leaving one adult alone with one child or youth at any time (even when waiting for a parent who is running late to pick up the child or youth).
- Asking a youth to transport another youth or child.

- Adults meeting alone with a youth or child in a private location, including rooms/offices in the camp, a home, hotel room, cabin, etc.
- Housing one adult with one child or youth at any overnight event.
- Programs for infants and children should have procedures to ensure that children are released only to their parent(s)/legal guardian(s) or those designated by them.
- Sleeping in the same bed, sleeping bag, tent, hotel room or other room with children or youth unless the adult is an immediate family member of all children or youth in the tent, hotel, or other room. It is preferred that even immediate family members have their own rooms. It is acceptable to have multiple adults sleeping with multiple children or youth participating in one open space, such as a church basement or camp lodge.
- Dressing, undressing, bathing, or showering in the presence of children or youth.
- Using physical punishment in any way for behavior management of children and youth. No form of physical discipline is acceptable. This prohibition includes spanking, slapping, pinching, hitting, or any other physical force. Physical force may only be used to stop a behavior that may cause immediate harm to the individual or to a child, youth, or others.
- Using harsh language, degrading punishment, or mechanical restraint such as rope or tape, for behavior management.
- Participating in, or allowing others, to conduct any hazing activities relating to children's or youth ministries or camp activities.

10. Electronic Communication (Social media, email, text, etc.)

Social media, text messages, and other forms of electronic communication are powerful tools that are considered essential when “doing” ministry with and for all ages. Most youth have access to at least one form of electronic communication in addition to text messaging, virtually all parents have at least an email address, and, increasingly, children have access to smart phones and text messaging. While this increase in access to electronic communication platforms provides incredible opportunities to connect with children and youth in quick, efficient, and effective ways, it also increases the opportunities for these mediums to be used inappropriately. To minimize the risk of misuse of electronic communication between volunteers and youth, the following should be observed:

- Volunteers and staff should not “friend”, “follow”, “add”, etc., a child or youth.
- One-on-one messaging, whether on social media, via text message, or through email, between volunteers/staff and children or youth is not permitted.
- Before pictures or videos of any children or youth are posted on Mt. Cross Ministries’ social media pages or website, parents/guardians will sign a photo/video release.
 - Pictures/videos should not be posted on personal social media pages by volunteers/staff, but only on official Mt. Cross pages and/or website.
 - Posting the names of children and youth is not allowed by volunteers/staff.
 - Volunteers and staff should ensure that geo-location tags are removed/disabled from pictures and videos prior to posting them.

11. Monitoring and Supervision of Programs

The monitoring and supervision of programs and activities involving children or youth is important for safeguarding children and youth and involves several aspects.

- It is strongly preferred that at least two non-related adults are present at every program or activity involving children or youth.

- When both male and female children or youth are participating in the program or activity, every effort should be made to ensure both a male and female adult is present.
- If it is not possible for two adults to be present at an activity or program, there must, at all times, be a minimum of two children or youth present. Volunteers/staff are never to be alone with a child or youth.
- Ratios of children and youth to adults is an important component of this policy that helps ensure it is followed:
 - For infants and children less than age 5: 1 adult to 5 children
 - For ages 6-8: 1 adult to 6 children
 - For ages 9-14: 1 adult to 8 youth
 - For ages 15-18: 1 adult to 10 youth
- Volunteers should prepare an Incident Report whenever an injury occurs during a ministry function. This form should be given to the Executive Directors.

12. Action Plans

- Confidentiality
 - When a child or youth asks you (volunteer and/or staff member) if you can keep a secret, you should tell them that you are not able to make that commitment. Assure them that you care about them and that you want to hear what they have to say. This includes abuse, suicide threats, or information regarding crimes.
- When abuse is suspected:
 - Document concerns
 - Any perceived inappropriate conduct or relationship between a volunteer or staff member and a child or youth should immediately be reported to the Executive Directors.
 - If someone has reason to believe or suspects that a child or youth has been maltreated, or is at risk of being neglected, physically, verbally, or sexually abused, they must immediately inform the Executive Directors, who will assist in reporting the information. Any person making a voluntary or mandatory report will be immune from liability if s/he is acting in good faith.
 - If the reporting party wishes to remain anonymous, the report should be made in the presence of an attorney or other independent witness.
- The following guidelines will be followed in the case of an allegation of abuse:
 - A policy administrator or the board president will report the incident(s) or allegation(s) to Mt. Cross Ministries' legal counsel, insurance company, Sierra Pacific Synod officials, and LC-MS CNH District officials. Only police or professionals familiar with investigating such allegations should handle an in-depth investigation. Mt. Cross Ministries will arrange for an external investigation to begin promptly and provide full assistance to the investigator.
 - If an allegation of abuse is made against a Rostered Leader (pastor, deacon, or DCE), Mt. Cross' policy administrators or board president should report the allegation to the Sierra Pacific Synod or CNH District and cede the responsibility of the process to synodical/district authorities.
 - With the assistance of Mt. Cross Ministries' legal counsel and/or insurance company, the proper civil and/or criminal authorities will be contacted.
 - Mt. Cross Ministries' Child Protection Policy Administrators will ensure the records of the accused are accessible and up-to-date. These records should include their

Voluntary Disclosure Statement (Appendix B), Criminal Background Check Authorization, and their completed Criminal Background Check document.

- Mt. Cross Ministries' legal counsel should be present while answering any investigative questions by the police and/or social service authorities.
- The accused will not be notified of the allegations against him/her until the safety of the alleged victim is secured and an investigator has been selected.
- The accused will be treated with dignity and respect. Any volunteer or staff member accused of abuse should be suspended of their duties and asked not to come onto Mt. Cross property until the investigation is completed and the allegation(s) are resolved.
- All efforts made in handling the incident(s)/allegation(s) will be documented.
- Mt. Cross Ministries will obtain a written report from the investigator summarizing the findings. With the assistance of legal counsel and/or the insurance company, the policy administrators will determine appropriate corrective and/or disciplinary action to take, including following up with the alleged victim, the victim's family or legal guardian, and the accused party.

13. Response to the Public and Media

- Mt. Cross Ministries' Executive Directors and/or legal counsel will be the spokesperson for Mt. Cross regarding abuse allegations. This person will speak to the media and congregation as necessary in a discreet, informed, and diplomatic manner. Only one person should speak on behalf of Mt. Cross on any given case.
- The details of an accusation will not be spelled out or shared with the media or public.
- The release of information to the press or public is to be handled with extreme care. No public releases or statements should be made until Mt. Cross Ministries' legal counsel has been consulted and reviews the wording of said statements or releases. Every effort should be made to safeguard the privacy of all parties and the identities of the alleged victim(s).

14. Questions and Answers Regarding the Child Protection Policy

Q: What happens with my Application and Background Check documents once they are obtained by the camp?

A: A file is created for each person who applies to be an employee or youth volunteer at Mt. Cross. All application materials and results of background checks are the property of Mt. Cross and will be retained, regardless of whether a volunteer applicant is accepted or denied. These files are kept in a secure location, and only the Child Protection Policy Administrators, Mt. Cross Ministries' legal counsel, and Mt. Cross Ministries' insurance company have access to this information.

Q: How are the results of my background records check communicated?

A: If no "red flags" are returned, the camp will follow up with you to begin serving. If there are "red flags", you may be contacted by a Policy Administrator with clarifying questions about the result(s), or you may be contacted in writing that your application to work with children and/or youth was denied. Under the Federal Credit Reporting Act, you may request a copy of the background check results.

Q: I am 18 years old. Am I allowed to transport child/youth to/from camp?

A: No. Only those who are at least 21 years old and have are approved drivers by Mt. Cross can drive a camp vehicle, and they may only transport other staff/volunteers.

APPENDIX A

**Mt. Cross Ministries Child Protection Policy
Policy Administrators
Current as of February 1, 2018**

Rev. Sarah Erickson
Executive Director
831.336.5179 (office)
913.251.2769 (cell)
sarah@mtcross.org

Adam Erickson
Executive Director
831.336.5179 (office)
913.251.2768 (cell)
adam@mtcross.org

Mary Hanna-Weir
Mt. Cross Board President
608.347.9456 (cell)
maryelizabethhw@gmail.com

Authorization & Release

I understand the Child Protection Policy of Mt. Cross Ministries and agree to be bound by the expectations contained herein.

Yes No Initial Here: _____

Authorization and Release

I, the undersigned, give my authorization to Mt. Cross Ministries representatives to verify the information on this form. Mt. Cross Ministries may contact my references, former congregation(s), and appropriate government agencies as deemed necessary in order to verify my suitability as a camp children and/or youth employee or volunteer. I am willing to submit to Mt. Cross Ministries any and all background checks they may deem necessary, including identity verification, criminal database search, sex offender registry search, county court record search, and/or motor vehicle record search. I authorize any references, pastors, youth directors, agencies, congregational representatives, etc. to give Mt. Cross Ministries any information (including opinions) that they may have regarding my character and fitness for children/youth ministry. I hereby release any individual, agency, congregation, youth organization, charity, employer, reference, or any other person or organization, including record custodians, both collectively and individually, from any and all liability for damages of whatever kind or nature which may exist at any time to me, my heirs, or family, on account of compliance, or any attempts to comply, with this authorization, excepting only the communication of knowingly false information. I waive any right that I may have to inspect any information provided about me by any person or organization identified by me in this application.

Should my application be accepted, I agree to be bound by the Child Protection Policy of Mt. Cross Ministries, as well as any future policies that may be enacted by Mt. Cross Ministries, the Sierra Pacific Synod of the Evangelical Lutheran Church in America, and/or the Evangelical Lutheran Church in America, the California-Nevada-Hawaii District of the Lutheran Church - Missouri Synod, and/or the Lutheran Church - Missouri Synod. I also agree to refrain from conduct unbecoming a Christian in the performance of my services on behalf of Mt. Cross Ministries. If I violate these guidelines, I understand that my employment and /or volunteer status may be terminated. By signing this application, I state that **all of the information contained in this application is correct to the best of my knowledge.**

I further state that **I HAVE CAREFULLY READ THE FOREGOING RELEASE AND KNOW THE CONTENTS THEREOF, AND I SIGN THIS RELEASE AS MY OWN ACT.** This is a legally binding agreement which I have read and understand.

Applicant's Name (printed)

Applicant's Signature

Date

Witness Signature (an adult, other than a relative)

Date

Appendix C

Para información en español, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

A Summary of Your Rights Under the Fair Credit Reporting Act

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.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **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, disclosure will be free. You are entitled to a free 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, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit 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.ftc.gov/credit 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.ftc.gov/credit.
- **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 upon. You may opt-out with the nationwide credit bureaus at 888-5-OPT-OUT (888-567-8688) or www.optoutprescreen.com.
- **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.
- **Identify theft victims and active military personnel have additional rights.** For more information, visit www.ftc.gov/credit.

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. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word “National” or initials “N.A.” appear in or after bank’s name)	Office of the Comptroller of the Currency <i>Compliance Management</i> , Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word “Federal” or initials “F.S.B.” appear in federal institution’s name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words “Federal Credit Union” appear in institution’s name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

Appendix D - Copy 1
(for volunteer's file)

Acknowledgement of Receipt of Mt. Cross Ministries Child Protection Policy and Appendices

I hereby acknowledge that I have received a copy of the Mt. Cross Ministries Child Protection Policy. I have read and understand this policy and was given the opportunity to ask questions. I understand my ongoing obligation to comply with all information identified in this document.

I further acknowledge the receipt of Appendices A (Policy Administrator Information), B (Voluntary Disclosure Statement), and C (Volunteer General Release Form and Federal Credit Reporting Act Summary of Rights).

Name (please print):

First / Middle / Last

Address:

Street

City / State / Zip Code

Phone:

Home

Cell

Signature / Date of Policy Receipt

Witness Name (print)

Witness Signature / Date

Appendix D - Copy 2
(to be given to employee/volunteer)

Acknowledgement of Receipt of Mt. Cross Ministries Child Protection Policy and Appendices

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Name (please print): _____
First / Middle / Last

Address: _____
Street

City / State / Zip Code

Phone: _____
Home **Cell**

Signature / Date of Policy Receipt

Witness Name (print)

Witness Signature / Date