

END-USER AGREEMENT

The purpose of this document is to meet the minimal requirements to conduct business with TeamScreen Solutions LLC (“TSS”), a Consumer Reporting Agency (“CRA”). TSS shall be responsible only for the content of, and the methods of, obtaining the information supplied to the Client in a Consumer Report and not for the usage of that information. The Client agrees to defend, indemnify, and hold TSS harmless from any and all legal actions, losses, claims, demands, liabilities, causes of action, cost or expenses imposed upon TSS as a result of Client’s utilization of information supplied by TSS in the Consumer Report.

Notice Acknowledgements

Client acknowledges receipt of all required notices required by the FCRA including:

- The Notice to Users of Consumer Reports: Obligations of Users under the FCRA
- A Summary of Your Rights Under the Fair Credit Reporting Act
- Remediating the Effects of Identity Theft

The most current version of each of these documents is available on the secure TSS Web site.

Required forms and documents for Client’s use in requesting background checks and staying in compliance with state and federal laws are found on the secure TSS Web site under the Resources tab by clicking the appropriate link. (<https://search.teamscreen.biz>) The TSS system automatically notifies the Client of any special required forms at the time of order placement.

Such forms and documents include the following:

- Disclosures and Authorizations to meet current federal and state requirements.
- State-specific release forms and/or information to obtain statewide criminal searches and driving reports in those states requiring such a form.
- Pre-Adverse Action and Adverse Action sample notices.

Client Responsibilities and Acknowledgements

The Client agrees to adhere to the Fair Credit Reporting Act (FCRA), Drivers Privacy Protection Act (DPPA) requirements, and any other regulations pertaining to access and retrieval of public information.

Client understands that it must have a permissible purpose for ordering information.

Client agrees to comply with disclosure and authorization requirements to the consumer as required by the FCRA.

Client understands and agrees to comply with adverse action procedures required by the FCRA.

Client understands the confidential nature of the information being requested and will keep it confidential when obtaining, retaining, using and destroying this confidential matter.

Client will comply with all laws and regulations and will not use consumer information in violation of any state or federal law, including Equal Opportunity laws.

Adverse Action

Client understands that there are legal requirements and responsibilities when taking adverse action based in whole or part on Consumer Reports. Client understands and agrees to comply with adverse action procedures required by the FCRA, including:

- Requirements to provide a preliminary adverse action notice to consumers, along with a copy of the Consumer Report and “A Summary of Your Rights Under the Fair Credit Reporting Act”;
- Allowing the consumer a designated period of time to contact TSS, if consumer wishes to dispute any information in the Consumer Report; and,
- Providing TSS contact information and providing a final Adverse Action notice to the consumer, if a final adverse employment decision is made.

Client has specific legal requirements and responsibilities in the use of consumer reports and should consult with legal counsel regarding such specific, legal responsibilities.

Legal Responsibilities

Client understands that TSS is not legal counsel and cannot provide legal advice. Client should work with its legal counsel to develop an employment screening program specific to their needs. It is necessary for Client to work with legal counsel to ensure that client’s policies and procedures related to the use of TSS Consumer Report information are in compliance with applicable state and federal laws.

Information Protection

Client understands the sensitive nature of Consumer Reports, the need to protect the information and the Consumer Report retention and destruction practices outlined by the FCRA and DPPA.

Client agrees to:

- Limit dissemination of consumer information to only those with legitimate need, permissible purpose and authorized by consumer
- Retain consumer data in a confidential manner
- Protect the privacy of consumer information which is contained in motor vehicle records, and access DMV records only with written consent of consumer
- Destroy data in a secure manner to make it inaccessible, unreadable, and/or unrecoverable by:
 - Burning, pulverizing, or shredding;
 - Destroying or erasing electronic files; and/or,
 - After conducting due diligence, hire a document destruction company.

In addition, paper documents containing personally identifiable information (particularly name, date of birth, and SSN), if retained at individual desks/workstations, shall be destroyed or inaccessible no later than the end of each work day

Explanation of Available Services and Pricing

Client has access to pricing and information on all available services on the TSS secure Web site which contains a Resource section, Glossary, FAQs, explanation of each available service, and pricing.

TSS provides assistance to Client on using the secure TSS Web site as well as ordering, reading and understanding Consumer Reports through user manuals, one-on-one training sessions, and telephone assistance between the weekday hours of 8:00 AM and 4:30 PM Central Time.

Service Fees and Payment

Current Client pricing is available on the secure TSS site and will be displayed on all search order confirmation pages. Any notice of price or fee increases will be posted on the home page of the secure TSS Web site.



New Clients are normally set up to pay at time of order through PayPal. If Client needs to be approved for weekly invoicing with payment terms of net 15 days, please contact TSS prior to ordering your first search. If TSS approves your account for weekly invoicing, all Client payments must be received by TSS within fifteen (15) days after the date of the invoice or TSS may, at its option, charge interest of 1 ½% per month on unpaid balances and/or suspend Client's privileges. A suspension of Client privileges releases TSS from any obligation to perform any further services until satisfactory payment has been received by TSS.

Authorized Representative

TSS requires this End User Agreement to be signed by an authorized representative of the Client prior to Client being given access to request or receive Consumer Reports from TSS. This End User Agreement is checked to insure no modifications have been made to it. This End User Agreement is forwarded to the Compliance Manager for review and Client will not be granted the privilege of ordering or receiving Consumer Reports until approved. Under no circumstances will any changes to FCRA, Federal or State Law requirements be accepted.

Client: _____ DBA _____

Signature: _____ Date _____

Name: _____ Title: _____

Company Address: _____

Telephone: _____ Fax: _____

Email: _____

Please include a copy of the company business license with this End User Agreement as well as the completed Client Verification Sheet.

Please fax this agreement to 913-663-2901.



TeamScreen Solutions LLC

Client Verification

Date: _____

Thank you for choosing TeamScreen Solutions LLC. Please take a moment to fill out this form so that we may properly set up your account.

Company Name: _____

DBA: _____

Corporation Partnership Sole Proprietorship Limited Liability Corporation

If publicly held, list stock exchange and trading symbol: _____

Federal ID#: _____

Business License # and location licensed (Please provide a copy): _____

State where organization papers are filed (Please provide a copy): _____

Years in Business: _____ Nature of business: _____

Purpose(s) for which reports will be requested: _____

Mailing Address: _____

City: _____ State: _____

Zip: _____

Physical Address: _____

City: _____ State: _____

Zip: _____

Tel: _____ Fax: _____

Web Site Address: _____

Business Owners:

Name: _____ Tel and Ext: _____

Email: _____

Name: _____ Tel and Ext: _____

Email: _____

Main user contacts:

Name/Title: _____ Tel and Ext: _____

Email: _____



TeamScreen Solutions LLC

Name/Title: _____ Tel and Ext: _____

Email: _____

Bank Information:

Name of Bank _____ Address _____

Bank Phone Number _____ Contact _____

Business/Financial References: (Provide three references)

1) Business Name: _____ Bus. Phone _____

Contact Name: _____

Address: _____

2) Business Name: _____ Bus. Phone _____

Contact Name: _____

Address: _____

3) Business Name: _____ Bus. Phone _____

Contact Name: _____

Address: _____

Accountant Name: _____ Tel and Ext: _____

Attorney Name: _____ Tel and Ext: _____

Please include a copy of your business license with this Agreement and Client Information Sheet.

**Please fax completed form to
TeamScreen Solutions LLC at (913) 663-2901
12980 Foster Ste 380, Overland Park KS 66213
Tel: 913-663-2900 Fax: 913-663-2901**



TeamScreen Solutions LLC

SECTION 613 COMPLIANCE AGREEMENT

The purpose of this document is to ensure compliance with Section 613 of the Fair Credit Reporting Act (the "Act") as it relates to use of criminal database searches. The relevant portion of the Act states:

§ 613. Public record information for employment purposes [15 U.S.C. § 1681k]

(a) In general. A consumer reporting agency which furnishes a consumer report for employment purposes and which for that purpose compiles and reports items of information on consumers which are matters of public record and are likely to have an adverse effect upon a consumer's ability to obtain employment shall

(1) at the time such public record information is reported to the user of such consumer report, notify the consumer of the fact that public record information is being reported by the consumer reporting agency, together with the name and address of the person to whom such information is being reported; or

(2) maintain strict procedures designed to insure that whenever public record information which is likely to have an adverse effect on a consumer's ability to obtain employment is reported it is complete and up to date. For purposes of this paragraph, items of public record relating to arrests, indictments, convictions, suits, tax liens, and outstanding judgments shall be considered up to date if the current public record status of the item at the time of the report is reported.

Since criminal database searches are by their very nature compilations from various data sources which may not reflect the most complete and up to date information available, TeamScreen Solutions LLC ("TSS") believes that its clients using such criminal database searches must declare how they wish to comply with Section 613: ***(Please indicate your choice with a checkmark on one of the boxes below)***

- Have TSS issue a letter to the consumer notifying them of the search as per Section 613 (a) (1) which will result in a fulfillment charge of \$2.50 from TSS to Client. Such letter will contain the results of the database search to allow the consumer to dispute the results.
- Have TSS automatically order a county criminal search request(s) based on the criminal database results to ensure the most complete and up-to-date results are provided to Client. The Client will be billed standard rates for any such county criminal search so ordered.

Client further agrees that it and all of its employees will continue to comply with all its responsibilities under the Act, including the provisions of this Agreement and the Pre-Adverse Action and Adverse Action requirements as outlined in the End User Agreement between Client and TSS.

Client Name: _____

Signature: _____

Name: _____

Title: _____

Date: _____

Client Address: _____

Telephone: _____

Facsimile: _____

Email: _____

Please fax completed form to TeamScreen Solutions at (913) 663-2901

Appendix C to Part 601

Prescribed Notice of User Responsibilities

This appendix prescribes the content of the required notice.

NOTICE TO USERS OF CONSUMER REPORTS: OBLIGATIONS OF USERS UNDER THE FCRA

The federal Fair Credit Reporting Act (FCRA) requires that this notice be provided to inform users of consumer reports of their legal obligations. State law may impose additional requirements. This first section of this summary sets forth the responsibilities imposed by the FCRA on all users of consumer reports. The subsequent sections discuss the duties of users of reports that contain specific types of information, or that are used for certain purposes, and the legal consequences of violations. The FCRA, 15 U.S.C. 1681-1681u, is set forth in full at the Federal Trade Commission's Internet web site (<http://www.ftc.gov>).

I. OBLIGATIONS OF ALL USERS OF CONSUMER REPORTS

A. Users Must Have a Permissible Purpose

Congress has limited the use of consumer reports to protect consumers' privacy. All users must have a permissible purpose under the FCRA to obtain a consumer report. Section 604 of the FCRA contains a list of the permissible purposes under the law. These are:

- As ordered by a court or a federal grand jury subpoena. *Section 604(a)(1)*
- As instructed by the consumer in writing. *Section 604(a)(2)*
- For the extension of credit as a result of an application from a consumer, or the review or collection of a consumer's account. *Section 604(a)(3)(A)*
- For employment purposes, including hiring and promotion decisions, where the consumer has given written permission. *Sections 604(a)(3)(B) and 604(b)*
- For the underwriting of insurance as a result of an application from a consumer. *Section 604(a)(3)(C)*
- When there is a legitimate business need, in connection with a business transaction that is initiated by the consumer. *Section 604(a)(3)(F)(i)*
- To review a consumer's account to determine whether the consumer continues to meet the terms of the account. *Section 604(a)(3)(F)(ii)*
- To determine a consumer's eligibility for a license or other benefit granted by a governmental instrumentality required by law to consider an applicant's financial responsibility or status. *Section 604(a)(3)(D)*
- For use by a potential investor or servicer, or current insurer, in a valuation or

assessment of the credit or prepayment risks associated with an existing credit obligation. *Section 604(a)(3)(E)*

- For use by state and local officials in connection with the determination of child support payments, or modifications and enforcement thereof. *Sections 604(a)(4) and 604(a)(5)*

In addition, creditors and insurers may obtain certain consumer report information for the purpose of making unsolicited offers of credit or insurance. The particular obligations of users of this "prescreened" information are described in Section V below.

B. Users Must Provide Certifications

Section 604(f) of the FCRA prohibits any person from obtaining a consumer report from a consumer reporting agency (CRA) unless the person has certified to the CRA (by a general or specific certification, as appropriate) the permissible purpose(s) for which the report is being obtained and certifies that the report will not be used for any other purpose.

C. Users Must Notify Consumers When Adverse Actions Are Taken

The term "adverse action" is defined very broadly by Section 603 of the FCRA. "Adverse actions" include all business, credit, and employment actions affecting consumers that can be considered to have a negative impact -- such as unfavorably changing credit or contract terms or conditions, denying or canceling credit or insurance, offering credit on less favorable terms than requested, or denying employment or promotion.

1. Adverse Actions Based on Information Obtained From a CRA

If a user takes any type of adverse action that is based at least in part on information contained in a consumer report, the user is required by Section 615(a) of the FCRA to notify the consumer. The notification may be done in writing, orally, or by electronic means. It must include the following:

The name, address, and telephone number of the CRA (including a toll-free telephone number, if it is a nationwide CRA) that provided the report.

A statement that the CRA did not make the adverse decision and is not able to explain why the decision was made.

A statement setting forth the consumer's right to obtain a free disclosure of the consumer's file from the CRA if the consumer requests the report within 60 days.

A statement setting forth the consumer's right to dispute directly with the CRA the accuracy or completeness of any information provided by the CRA.

2. Adverse Actions Based on Information Obtained From Third Parties Who Are Not Consumer Reporting Agencies

If a person denies (or increases the charge for) credit for personal, family, or household purposes based either wholly or partly upon information from a person other than a CRA, and the information is the type of consumer information covered by the FCRA, Section 615(b)(1) of the FCRA requires that the user clearly and accurately disclose to the consumer his or her right to obtain disclosure of the nature of the information that was relied upon by making a written request within 60 days of notification. The user must provide the disclosure within a reasonable period of time following the consumer's written request.

3. Adverse Actions Based on Information Obtained From Affiliates

If a person takes an adverse action involving insurance, employment, or a credit transaction initiated by the consumer, based on information of the type covered by the FCRA, and this information was obtained from an entity affiliated with the user of the information by common ownership or control, Section 615(b)(2) requires the user to notify the consumer of the adverse action. The notification must inform the consumer that he or she may obtain a disclosure of the nature of the information relied upon by making a written request within 60 days of receiving the adverse action notice. If the consumer makes such a request, the user must disclose the nature of the information not later than 30 days after receiving the request. (Information that is obtained directly from an affiliated entity relating solely to its transactions or experiences with the consumer, and information from a consumer report obtained from an affiliate are not covered by Section 615(b)(2).)

II. OBLIGATIONS OF USERS WHEN CONSUMER REPORTS ARE OBTAINED FOR EMPLOYMENT PURPOSES

If information from a CRA is used for employment purposes, the user has specific duties, which are set forth in Section 604(b) of the FCRA. The user must:

Make a clear and conspicuous written disclosure to the consumer before the report is obtained, in a document that consists solely of the disclosure, that a consumer report may be obtained.

Obtain prior written authorization from the consumer.

Certify to the CRA that the above steps have been followed, that the information being obtained will not be used in violation of any federal or state equal opportunity law or regulation, and that, if any adverse action is to be taken based on the consumer report, a copy of the report and a summary of the consumer's rights will be provided to the consumer.

Before taking an adverse action, provide a copy of the report to the consumer as well as the summary of the consumer's rights. (The user should receive this summary from the CRA, because Section 604(b)(1)(B) of the FCRA requires CRAs to provide a copy of the summary with each consumer report obtained for employment purposes.)

III. OBLIGATIONS OF USERS OF INVESTIGATIVE CONSUMER REPORTS

Investigative consumer reports are a special type of consumer report in which information about a consumer's character, general reputation, personal characteristics, and mode of living is obtained through personal interviews. Consumers who are the subjects of such reports are given special rights under the FCRA. If a user intends to obtain an investigative consumer report, Section 606 of the FCRA requires the following:

The user must disclose to the consumer that an investigative consumer report may be obtained. This must be done in a written disclosure that is mailed, or otherwise delivered, to the consumer not later than three days after the date on which the report was first requested. The disclosure must include a statement informing the consumer of his or her right to request additional disclosures of the nature and scope of the investigation as described below, and must include the summary of consumer rights required by Section 609 of the FCRA. (The user should be able to obtain a copy of the notice of consumer rights from the CRA that provided the consumer report.)

The user must certify to the CRA that the disclosures set forth above have been made and that the user will make the disclosure described below.

Upon the written request of a consumer made within a reasonable period of time after the disclosures required above, the user must make a complete disclosure of the nature and scope of the investigation that was requested. This must be made in a written statement that is mailed, or otherwise delivered, to the consumer no later than five days after the date on which the request was received from the consumer or the report was first requested, whichever is later in time.

IV. OBLIGATIONS OF USERS OF CONSUMER REPORTS CONTAINING MEDICAL INFORMATION

Section 604(g) of the FCRA prohibits consumer reporting agencies from providing consumer reports that contain medical information for employment purposes, or in connection with credit or insurance transactions, without the specific prior consent of the consumer who is the subject of the report. In the case of medical information being sought for employment purposes, the consumer must explicitly consent to the release of the medical information in addition to authorizing the obtaining of a consumer report generally.

V. OBLIGATIONS OF USERS OF "PRESCREENED" LISTS

The FCRA permits creditors and insurers to obtain limited consumer report information for use in connection with unsolicited offers of credit or insurance under certain circumstances. *Sections 603(l), 604(c), 604(e), and 615(d)* This practice is known as "prescreening" and typically involves obtaining a list of consumers from a CRA who meet certain preestablished criteria. If any person intends to use prescreened lists, that person must (1) before the offer is made, establish the criteria that will be relied upon to make the offer and to grant credit or insurance, and (2) maintain such criteria on file for a three-year period beginning on the date on which the offer is made to each consumer. In

addition, any user must provide with each written solicitation a clear and conspicuous statement that:

Information contained in a consumer's CRA file was used in connection with the transaction.

The consumer received the offer because he or she satisfied the criteria for credit worthiness or insurability used to screen for the offer.

Credit or insurance may not be extended if, after the consumer responds, it is determined that the consumer does not meet the criteria used for screening or any applicable criteria bearing on credit worthiness or insurability, or the consumer does not furnish required collateral.

The consumer may prohibit the use of information in his or her file in connection with future prescreened offers of credit or insurance by contacting the notification system established by the CRA that provided the report. This statement must include the address and toll-free telephone number of the appropriate notification system.

VI. OBLIGATIONS OF RESELLERS

Section 607(e) of the FCRA requires any person who obtains a consumer report for resale to take the following steps:

Disclose the identity of the end-user to the source CRA.

Identify to the source CRA each permissible purpose for which the report will be furnished to the end-user.

Establish and follow reasonable procedures to ensure that reports are resold only for permissible purposes, including procedures to obtain:

(1) the identity of all end-users;

(2) certifications from all users of each purpose for which reports will be used; and

(3) certifications that reports will not be used for any purpose other than the purpose(s) specified to the reseller. Resellers must make reasonable efforts to verify this information before selling the report.

VII. LIABILITY FOR VIOLATIONS OF THE FCRA

Failure to comply with the FCRA can result in state or federal enforcement actions, as well as private lawsuits. *Sections 616, 617, and 621*. In addition, any person who knowingly and willfully obtains a consumer report under false pretenses may face criminal prosecution. *Section 619*

Para informacion en espanol, 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, 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 identify 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 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.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 Compliance Management, 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 Consumer Help (FRCH) P O Box 1200 Minneapolis, MN 55480 Telephone: 888-851-1920 Website Address: www.federalreserveconsumerhelp.gov Email Address: ConsumerHelp@FederalReserve.gov
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

Para informacion en espanol, visite www.ftc.gov/idtheft o escribe a la FTC, Consumer Response Center, Room 130-B, 600 Pennsylvania Avenue, N.W. Washington, D.C., 20580.

Remediating the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe that you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.ftc.gov/idtheft or write to: FTC, Consumer Response Center, Room 130-B, 600 Pennsylvania Avenue, N.W. Washington, D.C., 20580.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, the victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

- 1. You have the right to ask that nationwide consumer reporting agencies place “fraud alerts” in your file** to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.

- Equifax: 1-800-525-6285; www.equifax.com
- Experian: 1-800-EXPERIAN (397-3742); www.experian.com
- TransUnion: 1-800-680-7289; www.transunion.com

An initial fraud alert stays in your file for at least 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an *identity theft report*. An *identity theft report* includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the *identity theft report*, visit www.ftc.gov/idtheft.

- 2. You have the right to free copies of the information in your file (your “file disclosure”).** An initial fraud alert entitles you to a copy of all the information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has

inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.ftc.gov/credit.

3. **You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.ftc.gov/idtheft.
4. **You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief – like the name of the creditor and the amount of the debt.
5. **If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your *identity theft report*. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation, or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer, or place the debt for collection.
6. **You also may prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an *identity theft report*.

To learn more about identity theft and how to deal with its consequences, visit www.ftc.gov/idtheft, or write to the FTC. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state attorney general.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.ftc.gov/credit.

DISCLOSURE AND RELEASE

In connection with your application for employment (including contract or volunteer services), the Company may obtain information about you from TeamScreen Solutions LLC, a Consumer Reporting Agency (CRA). These reports may include the following types of information: names and dates of previous employers, reason for termination of employment, work experience, education, accidents, licensure, credit, etc. I further understand that such reports may contain public record information such as, but not limited to, my driving record, workers' compensation claims, credit, judgments, bankruptcy proceedings, criminal records, etc. from federal, state and other agencies maintaining such records.

In addition, investigative consumer reports gathered from personal interviews with former employers, past or current neighbors and associates of yours, etc. to gather information regarding work performance, character, general reputation and personal characteristics and mode of living may be obtained.

ACKNOWLEDGEMENT AND AUTHORIZATION

I hereby authorize, without reservation, any law enforcement agency, administrator, state or federal agency, institution, school or university (public or private), information service bureau, employer or insurance company to furnish any and all background information requested by any consumer reporting agency acting on behalf of the Company.

I have the right to make a request to the Consumer Reporting Agency, TeamScreen Solutions LLC, upon proper identification, to request the nature and substance of all information in its files on me at the time of my request, including the sources of information and the agency, on our behalf, will provide a complete and accurate disclosure of the nature and scope of the investigation covered by the investigative consumer report(s); and the recipients of any reports on me which the agency has previously furnished within the two year period for employment requests and one year for other purposes preceding my request (California three years). I hereby consent to your obtaining the above information from the agency.

I hereby authorize procurement of the consumer report(s) and investigative consumer report(s) at any time after receipt of this authorization and, if I am hired, throughout my employment (or contract/volunteer) period.

- Oklahoma, Minnesota and California applicants only may obtain a copy of this consumer report by checking this box. This report will be sent to California applicants within three (3) days of the employer receiving the report.
- New York applicants only: I acknowledge receipt of Article 23-A New York Correction Law

I acknowledge that I have been provided a copy of Summary of Consumer Rights under the Fair Credit Reporting Act.

APPLICANT/EMPLOYEE:

I certify that the information provided is true and complete to the best of my knowledge and agree that a facsimile ("fax") or photocopy of this Authorization shall be as valid as the original.

Signature: _____ Date: _____

Printed Name: _____

Alias/Other Names Used: _____

Social Security Number: _____ Date of Birth: _____

Driver's License Number: _____ State of Issuance: _____

Current Residence Address: _____
(Street) (City) (State) (ZIP) (Dates)

Previous Address: _____
(Street) (City) (State) (ZIP) (Dates)

Email Address (if you wish to be contacted this way): _____

May we contact your current employer? ___ Yes ___ No ___ N/A