

national crime search

National Crime Search (NCS) provides our customers a link to Pre-Adverse and Adverse Action Letters from each search report that is ran through the NCS system. These letters are pre-populated and are provided free of charge to our customers. Below you will find a sample Adverse Action Letter. Please contact NCS if you have any questions.

Requested By:
Demo Account
3452 E Joyce Blvd
Fayetteville, AR 72703
(479) 695-2111 (p)

Applicant Name: Testy Tester
Applicant SSN: ***-**-1234
Applicant DOB: 01/01/2001
Info Provided By: Client

Search ID: 123456
Reason For Screening: Pre-Employment
Date Requested: 01/018/2018

The summary provided here is for informational purposes only. It is your responsibility to review the full details of this report before making any decisions on the applicant.

National Plus Package : Report Summary

Status	Result	Component	Identifiers	Submitted
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Criminal records are generally matched based on the following two identifiers--name and date of birth and typically not by Social Security Number (SSN). This report will generally only include criminal history with an exact name and date of birth match provided by the subject of the report and corresponding to the court record.

Since criminal record information, including sex offender registry information is obtained from multiple sources, jurisdictions, and agencies, occasionally the same record might be listed more than once from different sources. National Crime Search makes every effort to limit duplicate reporting and instead lists the different sources that provided the same information. Please review this report thoroughly. Any questions about reported information and the source should be directed to National Crime Search.

Some databases (e.g., sex offender registries, Office of Foreign Asset Control (OFAC) and federal criminal databases) may only list names and partial or no date of birth for a subject. National Crime Search will only provide hits from such databases based on a complete name match between the subject of the report and corresponding information in government databases. But please note that this is a name based match only and additional due diligence may be required by you, the requestor of the report.

Department of Motor Vehicle records are provided only if there is an exact match between the subject of the report's driver license number and the state agency record. Prior to furnishing motor vehicle records some states may require date of birth be provided.

Credit reports are provided by National Crime Search's credit bureau vendor based on two matching criteria including name, address and SSN.

The purpose of the Social Security and Address Tracker Report (SSN Trace) is to help expand the scope of the criminal background check by locating additional jurisdictions that the applicant might have resided. The Social Security Number provided by the applicant is NOT checked against the Social Security Administration (SSA) database since the SSA's database generally is not accessible for pre-employment screening purposes. This information is an investigative tool only and should not be used as the sole basis for any employment decision.

It may not be permissible or recommended to use certain information contained in this report for employment decisions. It is advisable to consult with your HR department or legal counsel prior to making any adverse hiring decisions.

This report may include information that has been expunged, sealed, or has otherwise become inaccessible to the public since the date it was collected.

The Fair Credit Reporting Act, 15 U.S.C § 1681, et seq., (FCRA) imposes civil and criminal penalties for any person who knowingly and willfully obtains information on a consumer from National Crime Search under false pretenses, including a fine, imprisonment for not more than two years, or both.

Pursuant to the FCRA you must properly dispose of reports and any information derived from those reports provided by National Crime Search. Proper disposal means practices that are reasonable and appropriate to prevent the unauthorized access to-or use of-information in a report and includes burning, pulverizing or shredding paper reports, or destroying or erasing electronic files.

Client agrees to provide the applicant with the proper pre-adverse and/or adverse action letter if an adverse employment decision is made, and to follow all FCRA rules and regulations.

A Summary of Your Rights Under the Fair Credit Reporting Act (FCRA)

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 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 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, 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 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 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.

- **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.

SAMPLE

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:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552</p> <p>b. Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357</p>
<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>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>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</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. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20423</p>
<p>4. Creditors Subject to 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 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, SW, 8th Floor Washington, DC 20549</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357

SAMPLE

Right to Security Freeze Consumer Financial Protection Bureau

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 a 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.

Only the credit bureaus can provide security freezes or fraud alert services. Do not contact any other consumer reporting agency.

Contact the bureaus to obtain a freeze:

Equifax - 1(800) 349-9960, NY residents 1(800) 349-9960, www.freeze.equifax.com/

Experian - 1(888) 397-3742, www.experian.com/freeze/center.html

Trans Union - 1(888) 909-8872, www.transunion.com/credit-freeze

Contact the credit bureaus for a fraud alert:

Equifax - 1(800) 525-6285, Equifax Consumer Fraud Division, P.O. Box 740256, Atlanta, GA 30374

Experian - 1(888) 397-3742, www.experian.com/fraud/center.html

Trans Union - 1(800) 525-6285, www.transunion.com/fraud