

Fair Credit Reporting Act Requirements

The information, which you request and we provide, is classified as a "consumer report" and is governed by the Fair Credit Reporting Act (FCRA). The FCRA provides protection and responsibilities to those who use information, those upon whom the information is about and those who provide the information.

The Consumer Credit Reporting Reform Act of 1996 amends the Fair Credit Reporting Act effective October 1, 1997. The amendments require changes on the part of both users of consumer reports and providers of information to the consumer reporting agencies. We are required to provide you with the following notices written by the Federal Trade Commission. In addition to these notices, we are also providing a summary of the new Fair Credit Reporting Provisions, Customer Certification, Disclosure & Release and an Applicant Letter pertaining to adverse action based on our report.

Before we can provide any applicant screening information we must have a Customer Certification on file. Please print and fax or mail the enclosed Customer Certification to our office as soon as possible. We are required to obtain and keep on file the Certification in order to provide information to your company.

Please review the summary of the FCRA provisions for compliance. Please note that you must disclose to the Applicant in writing that a consumer report will be ordered and you must obtain written consent to order any reports.

The full text of the FCRA as amended may be found on the Internet at:

<http://www.ftc.gov/os/statues/fcra.htm>.