

Background Employment Report

Company: CIBER-Safe Demo
Department: Sales
Operator: CIBER-Safe Sales
Dated: 08/17/2004

Applicant Information

Requested Information	Applicant Information
Name:	John F Consumer
Social Security Number:	999-99-9990
Residence Address:	1234 Main Street Kenosha WI 53142
Drivers License Number:	76876-976987-97869
Drivers License State:	WI
Date of Birth:	04/28/1978

Summary of Information Requested

Requested Information	Warning	Source of Information	Status
National Criminal Search	Record present	Nationwide	Finished
County Criminal Conviction History	Felony and misdemeanor(s) present	Kenosha County, Wisconsin	Finished
Federal Criminal Conviction History	Record present	WI - Criminal	Finished
Motor Vehicle Report		Wisconsin DMV	Finished
Employment Credit Report	2 or more Public Records	Experian	Finished
Previous Employment Verification		United Parcel Service	Finished
Education Verification		California State University Los Angeles	Finished
Social Security Number Validation		Experian	Finished

The applicant/employee requested a copy of his/her Background Employment Report, therefore please provide a copy of this report when you consider it to be final and complete. Providing a copy of this report may be required by law in your state and failure to comply may expose you to liability.

National Criminal

Jurisdiction: NJ

Full Name: John Consumer

Date of Birth: 12/19/1962

SSN:

Driver License #:

FBI #:

Alias Count: 1

Full Name: JOE M HIREME

Date of Birth: 12/19/1962

Offense: (Case Number: N/A)

Case Num: N/A

County Convicted: CAMDEN COUNTY

Statute: N/A

Charge Class: N/A

File Date:

Disposition: N/A

Sentence: 4yrs MAX

Release Date: 02/23/1994

Amended Charge Class:

Probation: 4yrs MAX

Suspension Description:

Statute Description:

Charge Description: BURGLARY

Fine Amount:

Disposition Date:

Sentence Date: 11/30/1990

Release Description:

Amended Charge Desc:

Jurisdiction: NJAOC

Full Name: John Consumer

Date of Birth: 12/19/1962

SSN:

Driver License #:

FBI #:

Alias Count: 1

Full Name: JOE M HIREME

Date of Birth: 12/19/1962

Offense: (Case Number: 83002018)

Case Num: 83002018

County Convicted: CAMDEN COUNTY

Statute:

Charge Class:

File Date: 06/27/1983

Disposition: GUILTY

Sentence:

Release Date:

Amended Charge Class:

Probation:

Suspension Description:

Statute Description:

Charge Description: ROBBERY

Fine Amount:

Disposition Date: 09/26/1983

Sentence Date:

Release Description:

Amended Charge Desc:

Jurisdiction: NJAOC

Full Name: John Consumer

Date of Birth: 12/19/1962

SSN:

Driver License #:

FBI #:

Alias Count: 1

Full Name: JOE M HIREME

Date of Birth: 12/19/1962

Offense: (Case Number: 87003724)

Case Num: 87003724

County Convicted: CAMDEN COUNTY

Statute:

Charge Class:

Probation: Sentenced to: 04 years. 00 days

Suspension Description:

Statute Description: BURGLARY

Charge Description: RECEIVING STOLEN PROPERT

File Date:	10/09/1987	Fine Amount:	
Disposition:	GUILTY	Disposition Date:	11/02/1987
Sentence:	Sentenced to: 04 years. 00 days.	Sentence Date:	11/30/1990
	PROBATION: 5 YEARS		
Release Date:		Release Description:	
Amended Charge Class:		Amended Charge Desc:	

Jurisdiction: **NJAOC**

Full Name: **John Consumer**

Date of Birth: **12/19/1962**

SSN:

Driver License #:

FBI #:

Alias Count: **1**

Full Name: **JOE M HIREME**

Date of Birth: **12/19/1962**

Offense:	(Case Number: 87003876)	Probation:	
Case Num:	87003876	Suspension Description:	
County Convicted:	CAMDEN COUNTY	Statute Description:	
Statute:		Charge Description:	RECEIVING STOLEN PROPERT
Charge Class:		Fine Amount:	
File Date:	10/05/1987	Disposition Date:	10/13/1987
Disposition:	DISMISSED	Sentence Date:	
Sentence:		Release Description:	
Release Date:		Amended Charge Desc:	
Amended Charge Class:			

Jurisdiction: **NJAOC**

Full Name: **John Consumer**

Date of Birth: **12/19/1962**

SSN:

Driver License #:

FBI #:

Alias Count: **1**

Full Name: **JOE M HIREME**

Date of Birth: **12/19/1962**

Offense:	(Case Number: 90004119)	Probation:	
Case Num:	90004119	Suspension Description:	
County Convicted:	CAMDEN COUNTY	Statute Description:	
Statute:		Charge Description:	BURGLARY
Charge Class:		Fine Amount:	
File Date:	09/12/1990	Disposition Date:	10/22/1990
Disposition:	GUILTY	Sentence Date:	
Sentence:		Release Description:	
Release Date:		Amended Charge Desc:	
Amended Charge Class:			

Jurisdiction: **NJAOC**

Full Name: **John Consumer**

Date of Birth: **12/19/1962**

SSN:

Driver License #:

FBI #:

Alias Count: **2**

Full Name: **MARK**

Date of Birth: **12/19/1962**

Full Name: **JOE D HIREME**

Date of Birth: **12/19/1962**

Offense:	(Case Number: 95007936)	Probation:	PROBATION: 5 YEARS
Case Num:	95007936	Suspension Description:	
County Convicted:	CAMDEN COUNTY	Statute Description:	MFG/DIST/DIS HER/COKE<.5OZ-
Statute:		Charge Description:	POSSESSION CDS
Charge Class:		Fine Amount:	
File Date:	04/15/1996	Disposition Date:	10/15/1996
Disposition:	GUILTY	Sentence Date:	01/10/1997
Sentence:	PROBATION: 5 YEARS	Release Description:	
Release Date:		Amended Charge Desc:	
Amended Charge Class:			

Offense:	(Case Number: 95007936)	Probation:	PROBATION: 5 YEARS
Case Num:	95007936	Suspension Description:	
County Convicted:	CAMDEN COUNTY	Statute Description:	MFG/DIST/DIS HER/COKE<.5OZ-
Statute:		Charge Description:	POSSESSION CDS WITH INTE
Charge Class:		Fine Amount:	
File Date:	04/15/1996	Disposition Date:	10/15/1996
Disposition:	GUILTY	Sentence Date:	01/10/1997
Sentence:	PROBATION: 5 YEARS	Release Description:	
Release Date:		Amended Charge Desc:	
Amended Charge Class:			

Jurisdiction: TN

Full Name: John Consumer

Date of Birth: 01/08/1971

SSN: 999999990

Driver License #:

FBI #:

Alias Count: 1

Full Name: JOE L HIREME

Date of Birth: 01/08/1971

Offense:	(Case Number: 190220)	Probation:	Intensive Probation
Case Num:	190220	Suspension Description:	
County Convicted:	Hamilton	Statute Description:	
Statute:	0	Charge Description:	
Charge Class:	Class A	Fine Amount:	
File Date:		Disposition Date:	04/23/1992
Disposition:	Guilty Plea	Sentence Date:	04/23/1992
Sentence:	Intensive Probation	Release Description:	
Release Date:		Amended Charge Desc:	
Amended Charge Class:			

Offense:	(Case Number: 190220)	Probation:	Intensive Probation
Case Num:	190220	Suspension Description:	
County Convicted:	Hamilton	Statute Description:	
Statute:	3201	Charge Description:	First Degree Murder
Charge Class:	Class C	Fine Amount:	
File Date:		Disposition Date:	04/23/1992
Disposition:	Guilty Plea	Sentence Date:	04/23/1992
Sentence:	Intensive Probation	Release Description:	
Release Date:		Amended Charge Desc:	
Amended Charge Class:			

Jurisdiction:	TN	
Full Name:	John Consumer	
Date of Birth:		
SSN:	999999990	
Driver License #:		
FBI #:		
Alias Count:	1	
Full Name:	JOHN JOHNSON	Date of Birth:

Offense:	(Case Number: 8805517)		
Case Num:	8805517	Probation:	Split w/Community Corrections
County Convicted:	Hamilton	Suspension Description:	
Statute:	6100	Statute Description:	
Charge Class:	Class A	Charge Description:	
File Date:		Fine Amount:	
Disposition:	Missing	Disposition Date:	07/20/1989
Sentence:	Split w/Community Corrections - 1 Months	Sentence Date:	07/20/1989
Release Date:		Release Description:	
Amended Charge Class:		Amended Charge Desc:	

Jurisdictions Checked:
 AL Courts,AK Courts,AZ Courts,AZ Corrections,AZ-Pima Cty,AR Courts,AR Corrections,CA-Los Angeles Cty,CA-Riverside Cty,CA-San Bernardino Cty,CA-Ventura Cty,CO Courts,CT Courts,CT Corrections,FL Courts,FL Corrections,FL-Alachua Cty,FL- Bay Cty,FL-Brevard Cty,FL-Broward Cty,FL-Charlotte Cty,FL-Dade Cty,FL-Duval Cty,FL-Hernando Cty,FL-Hillsborough Cty,FL-Marion Cty,FL-Monroe Cty,FL-Orange Cty,FL-Osceola Cty,FL-Palm Beach Cty,FL-Pinellas Cty,GA Corrections,ID Corrections,IL Corrections,IL-Cook Cty,IN Corrections,IA Corrections,IA-Probation,KS Corrections,KY Corections,ME Corrections,MI Corrections,MI-Wayne Cty,MN BCA,MN Corretions,MS Corrections,MS-Hinds Cty,MO Corections,MT Corrections,NE Corrections,NV Corrections,NJ Corrections,NM Corrections,NY City Courts,NY Corrections,NC Courts,NC Corrections,ND Courts,OH Corrections,OH-Ashland Cty,OH-Clark Cty,OH-Coshocton Cty,OH-Franklin Cty,OH-Geauga Cty,OH-Guernsey Cty,OH-Highland Cty,OH-Holmes Cty,OH-Knox Cty,OH-Lake Cty,OH-Madison Cty,OH-Muskingum Cty,OH-Sandusky Cty,OH-Scioto Cty,OH-Shelby Cty,OH-Vinton Cty,OH-Washington Cty,OH-Wayne Cty,OH-Wood Cty,OK-Criminal Justice Comm,OK Courts**,OK Corrections,OR Courts,OR Corrections,RI Courts,SC Corrections,TN Courts,TN Corrections,TN-JOEson Cty,TN-Rutherford Cty,TN-Shelby Cty,TX Dept of Public Safety,TX Corrections,TX-Bexar Cty,TX-Dallas Cty,TX-Denton Cty,TX-Ft. Bend Cty,TX-Gregg Cty,TX-Harris Cty,TX-Jefferson Cty,TX-Nueces Cty,TX-Potter Cty,TX-Travis Cty,TX-Victoria Cty,UT Courts,UT Corrections,VA Courts,WA Courts,WA Corrections,Washington DC Corrections,WI Courts,WI Corrections,Search America National Criminal File

Sex Offender Registries in the following states:
 AL,AK,AZ,AR,CO,CT,DE,DC,FL,GA,IL,IN,IA,KS,KY,LA,MA,MD,MI,MN,MS,MT,NE,NH,NJ,NM,NY,NC,ND,OH,OK,SC, TN,TX,UT,VA,WV,WI,WY

** OK Court records cover only Canadian, Comanche, Cleveland, Garfield, Oklahoma, Payne, Rogers, Tulsa Counties

County Criminal Arrests and Convictions

State: WI		County: Kenosha	
Years Checked:	7 year minimum.	Record Found:	Yes
Alias Found:	No	Current Warrant:	No
Outstanding Capias:	No	DUI's Found:	Yes
Misdemeanors Found:	Yes	Felonies Found:	Yes

Charge Date:	01/01/1990	Charges:	Driving under the influence
Disposition Date:	01/01/1990	Disposition:	Guilty
Sentence Date:	01/01/1990	Sentence:	2yr Suspension.
File Date:	01/01/1990	Case Num:	287627
Comment:	Felony		

Charge Date:	01/01/1989	Charges:	Public indecency
Disposition Date:	01/28/1982	Disposition:	Guilty
Sentence Date:	01/01/1988	Sentence:	400 hours of community service
File Date:	01/01/1989	Case Num:	62722
Comment:	Misdemeanor		

Federal Courts

District Checked: WI - Criminal	
Clear Record: No	Criminal Record: No
Civil Record: No	Bankruptcy: No

Date	Court Disposition	Specifics
01/01/1977	Guilty	Mail Fraud - Felony

Comment: Verified by dob

Department of Motor Vehicles / State of WI

Applicant: JOHN CONSUMER
State: WI
Status: VALID
Issue Date: 09/1992
Comment:
License Number: 11111111
Class: C
Expiration Date: 01/2007

History:

DRIVER RECORD SERVICE REPORT FOR WI

REPORT DATE 10132003 6312--00

LICENSEE NAME/ADDRESS MISCELLANEOUS INFORMATION

CONSUMER, JOHN
1234 MAIN ST
KENOSHA, WI 53142
COMMENT: 1594337
REQUESTOR: 1594337

LIC. NO DOB LIC. CLASS RESTRICTIONS STATUS

11111111 02151955 C CLEAR

ISSUED EXPIRES DRIVER DESCRIPTION

09151992 01232007

REQUESTED AS: CONSUMER DL#:11111111

CDL: NO (THIS IS NOT A COMMERCIAL DRIVERS LICENSE)

RECORD CONTAINS NO REPORTED CONVICTIONS OR ACCIDENTS WITH CITATIONS IN LAST 3 YEARS
THIS TYPE OF RECORD WILL NOT REFLECT COMPLETION OF A DRIVING SAFETY COURSE
THIS TYPE OF RECORD WILL NOT REFLECT OFFENSES OR RELATED SUSPENSION UNDER
BEVERAGE CODE 106.041 OR 106.071

*** End Of Report ***

Applicant Employment Credit Profile Summary

	Experian
Public Records	2
Installment Balance	0
Real Estate Balance	0
Revolving Balance	2396
Past Due Amount	3326
Scheduled/Est. Pmts.	0
Real Estate Payments	0
Revolving Available	79%
Total Inquiries	3
Inquiries Over 180 Days	3
Inquiries Within 90 Days	0
Tradelines	11
Paid Accounts	1
Now Delinq/Derog	6
Was Delinq/Derog	2
Oldest Trade Open	12/1989

Credit History

Derogatory Tradelines

I-B		EXP		ARROW FINANCIAL SERVIC	Reported 06/2003	Opened 10/2002	Last Active 06/2003	Reviewed 23 mos	Balance \$1509	Payment	Past Due \$1509	30-59 0	60-89 0	90+ 0
					File BEX1		Undesignated COLLECTN			High Credit \$1233	High Balance			
					PymtGrid									
					9-----9									
					Contact									
					7301 N LINCOLNWOOD, LINCOLNWOOD, IL 60712 / Tel:8475571100									
					Status									
					COLLECTION ACCOUNT									

I-B		EXP		PROVIDIAN FINANCIAL	Reported 09/2002	Opened 09/2000	Last Active 09/2002	Reviewed 25 mos	Balance \$1233	Payment \$0	Past Due \$456	30-59 2	60-89 2	90+ 3
					File BEX1		Revolving CRC			High Credit	High Balance			
					PymtGrid									
					9999999954321CCC21CCCCCCC									
					Contact									
					P O BOX 194850, SAN FRANCISCO, CA 94119 / Tel:8003560011									
					Status									
					CLOSED WAS 90 ; Account closed at credit grantor's request.									

I-B		EXP		CAPITAL ONE BANK	Reported 04/2003	Opened 12/1999	Last Active 04/2003	Reviewed 41 mos	Balance \$1163	Payment \$0	Past Due \$1163	30-59 2	60-89 2	90+ 5
					File BEX1		Revolving CRC			High Credit \$1163	High Balance			
					PymtGrid									
					9---9-9--99--9654321CC321									
					Contact									
					P O BOX 60000, SEATTLE, WA 98190 / Tel:8009557070									
					Status									
					CHARGE OFF									

I-B		EXP		AMERICAN AGENCIES	Reported 05/2003	Opened 03/2003	Last Active 05/2003	Reviewed 4 mos	Balance \$456	Payment	Past Due \$0	30-59 0	60-89 0	90+ 0
					File BEX1		Undesignated COLLECTN			High Credit \$456	High Balance			
					PymtGrid									
					99-9									
					Contact									
					P O BOX 2829, TORRANCE, CA 90509 / Tel:7144913400									
					Status									
					COLLECTION ACCOUNT									

I-B		EXP		Reported 02/2003	Opened 09/2002	Last Active 02/2003	Reviewed 1 mos	Balance \$198	Payment	Past Due \$198	30-59 0	60-89 0	90+ 0
AMA COLLECTION SERVICE				File BEX1		Undesignated COLLECTN			High Credit \$198	High Balance			
				PymtGrid									
				9									
				Contact P O BOX 579, SAN LEANDRO, CA 94577 / Tel:8006062274									
				Status COLLECTION ACCOUNT									

I-B		EXP		Reported 10/2002	Opened 01/2001	Last Active 10/2002	Reviewed 17 mos	Balance \$171	Payment	Past Due \$0	30-59 0	60-89 0	90+ 0		
I C SYSTEM INC				File BEX1		Undesignated COLLECTN			High Credit \$171	High Balance					
				PymtGrid											
				999999999999999999											
				Contact											
				, , / Tel:6514816333											
				Status											
				COLLECTION ACCOUNT											

I-B		EXP		Reported 06/1999	Opened 02/1999	Last Active 06/1999	Reviewed 1 mos	Balance \$146	Payment	Past Due \$0	30-59 0	60-89 0	90+ 0		
CBSJ FINANCIAL CORP.				File BEX1		Undesignated COLLECTN			High Credit \$146	High Balance					
				PymtGrid											
				9											
				Contact ,, / Tel:4082977000											
				Status COLLECTION ACCOUNT											

I-B		EXP		Reported 05/2000	Opened 02/2000	Last Active 05/2000	Reviewed 1 mos	Balance \$0	Payment \$0	Past Due \$0	30-59 0	60-89 0	90+ 0		
I C SYSTEM INC				File BEX1		Undesignated COLLECTN			High Credit \$271	High Balance					
				PymtGrid											
				9											
				Contact ,, / Tel:6514816333											
				Status PAID COLLECTION											

Tradelines

A-B		EXP		Reported 12/2001	Opened 09/1991	Last Active 12/2001	Reviewed 1 mos	Balance	Payment \$0	Past Due \$0	30-59 0	60-89 0	90+ 0	
AMEX				File BEX1		Revolving CRC		\$0	High Credit \$406	High Balance				
				PymtGrid										
				B										
				Contact										
				Status CLOSED ; Account closed at consumer's request.										

I-B		EXP		Reported 09/1996	Opened 12/1989	Last Active 09/1996	Reviewed 83 mos	Balance	Payment \$0	Past Due \$0	30-59 0	60-89 0	90+ 0	
MACYS WEST/FDSB				File BEX1		Revolving CRC		\$0	High Credit \$598	High Balance				
				PymtGrid										
				00000000-0										
				Contact P O BOX 52183, TEMPE, AZ 85281 / Tel:8883109194										
				Status CURRENT ACCOUNT										

I-B		EXP		Reported 05/1996	Opened 12/1989	Last Active 05/1996	Reviewed 77 mos	Balance	Payment \$0	Past Due \$0	30-59 0	60-89 0	90+ 0	
NORDSTROM FSB				File BEX1		Revolving CRC		\$0	High Credit \$287	High Balance				
				PymtGrid										
				NNNNNNNNNNNNNNNNNNNNNNNNNNNNNN										
				Contact P O BOX 25914, SANTA ANA, CA 92799 / Tel:8009641800										
				Status CURRENT ACCOUNT										

Public Records						
Filing Date 09/2002	Type JUDGMENT	Court COOK COUNTY MUNI COURT			Docket 12345678	ECO / File I-B / BEX1
Status Date	Status FILED			Amount \$1,405	Liability \$0	Asset \$0
	Under 777-77-7777 BIGCREDIT, B BARNEY					
	Plaintiff STATE OF ILLINOIS					
Filing Date 09/1997	Type JUDGMENT	Court HAYWARD MUNICIPAL COUR			Docket 9876543	ECO / File I-B / BEX1
Status Date	Status FILED			Amount \$2,791	Liability \$0	Asset \$0
	Under 777-77-7777 BIGCREDIT, B BARNEY					
	Plaintiff STATE OF ILLINOIS					

Employment

United Parcel Service
Haven Avenue
Ontario, California

Information Provided

Information Verified

Dates of Employment: 07/00 to 07/01
Title: Supervisor
Salary: \$2000/Month
Eligible for Rehire: N/A

07/22/2000 to 8/10/2001
Supv
\$2000/Month
N/A

Comments: No other information provided / Verified by Automated System.

Education

California State University Los Angeles
5151 State University Drive
Los Angeles, California 90032

Information Provided

Information Verified

Dates of Attendance: 4 Years
Major: Business Administration
Degree/Credits: B.S.
Honors/GPA: None Given
Graduated/Completed: Yes

N/A
Business Administration
B.S.
(3.0) Grade point average
Yes

Comments: Verified by Steve Smith-Director of Enrollment (Registrar)

SSN Validation

FILEVARIATIONS

Bureau

Reported

Experian

12/23/2003

NAME

Name: JONATHAN QUINCY CONSUMER (Unparsed)

Add Info: 1951 (Y.O.B.)

Reported SSN

999999990

Times Reported

5

Name: MICHAEL ALCHIN (Unparsed)

Add Info: 1964 (Y.O.B.)

Reported SSN

234567891

Times Reported

6

ADDRESS

Address: 10655 N BIRCH ST BURBANK CA 91502-1234 (Unparsed Address)

Add Info: 11/01/1996 (Reported) 03/01/1999 (Updated)

Address: 1314 SOPHIA LN APT 3 SANTA ANA CA 92708-5678 (Unparsed Address)

Add Info: 07/01/1996 (Reported)

Address: 235 EAGLE POINT BLVD #15 BUFFALO NY 14202-1191 (Unparsed Address)

Add Info: 09/01/1998 (Reported)

EMPLOYMENT

Employer: AJAX HARDWARE 90019 (Zip) 2035 BROADWAY SUITE 300 LOS ANGELES CA (Unparsed Address)

Add Info: 04/01/1994 (Reported)

Employer: BELL AUTOMOTIVE 91503 (Zip) 111 MAIN STREET BURBANK CA (Unparsed Address)

Add Info: 10/01/1992 (Reported)

Employer: IMPERIAL LUMBER 14205 (Zip) 1910 SWANSON AVE BUFFALO NY (Unparsed Address)

Add Info: 09/01/1998 (Reported)

SSN

SSN:

999999990

Match Type:

BestMatch

Order Received:

1

Variation:

No

SSN:

234567891

Match Type:

SecondaryMatch

Order Received:

2

Variation:

Yes

SSN:

234567891

Match Type:

BestMatch

Order Received:

1

Variation:

Yes

Disclaimer and Fair Credit Reporting Information

Old Republic Credit Services, Credit Interlink America and its affiliated entities provide this Background Employment Report to assist in the evaluation of the applicant or employee. The information contained herein is provided from sources in good faith and deemed reliable. The accuracy of the information is not in any way guaranteed and is without any warranties or representations expressed or implied. The inquiring party agrees to indemnify, defend and hold harmless ORCS, CIA and its affiliated entities for any damages arising from the use of this information. The information is strictly confidential and provided in accordance with the Fair Credit Reporting Act. The above exclusions and disclaimers are an essential part of this report and are the basis of the fees for the same.

A Summary of Your Rights Under the Fair Credit Reporting Act

Provided by the Federal Trade Commission / www.ftc.gov

Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer reporting agency" (CRA). Most CRAs are credit bureaus that gather and sell information about you - such as if you pay your bills on time or if you have filed bankruptcy - to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. 1681-1681u, at the Federal Trade Commission's web site (<http://www.ftc.gov>). The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

You must be told if information in your file has been used against you. Anyone who uses information from a CRA to take action against you - such as denying an application for credit, insurance, or employment - must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.

You can find out what is in your file. At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.

You can dispute inaccurate information with the CRA. If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs - to which it has provided the data - of any error.) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.

Inaccurate information must be corrected or deleted. A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified. If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.

You can dispute inaccurate items with the source of the information. If you tell anyone - such as a creditor who reports to a CRA - that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.

Outdated information may not be reported. In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.

Access to your file is limited. A CRA may provide information about you only to people with a need recognized by the FCRA - usually to consider an application with a creditor, insurer, employer, landlord, or other business. Your consent is required for reports that are provided to employers, or reports that contain medical information. A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.

Your consent is required for reports that are provided to employers, or reports that contain medical information. A CRA may

not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.

You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers. Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.

You may seek damages from violators. If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

The FCRA gives several different federal agencies authority to enforce the FCRA:

For Questions of Concerns Regarding	Please Contact
<i>CRAAs, creditors and others not listed below</i>	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 (202) 326-3761
<i>National banks, federal branches/agencies of foreign bank (word "National" or initials "N.A." appear in or after bank's name)</i>	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 (800) 613-6743
<i>Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)</i>	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 (202) 452-3693
<i>Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)</i>	Office of Thrift Supervision Consumer Programs Washington, DC 20552 (800) 842-6929
<i>Federal credit unions (words "Federal Credit Union" appear in institution's name)</i>	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 (703) 518-6360
<i>State-chartered banks that are not members of the Federal Reserve System</i>	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 (800) 934-FDIC
<i>Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission</i>	Department of Transportation Office of Financial Management Washington, DC 20590 (202) 366-1306
<i>Activities subject to the Packers and Stockyards Act, 1921</i>	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 (202) 720-7051