



RESEARCH
FOUNDATION CUNY

RESEARCH FOUNDATION
of The City University of New York
230 West 41st Street
New York, NY 10036-7207

DISCLOSURE REGARDING EMPLOYMENT BACKGROUND REPORT

The Research Foundation City University of New York (RFCUNY) may obtain from Sterling Infosystems, Inc. ("STERLING"), 1 State Street, New York, NY 10004, (877) 424-2457, www.sterlinginfosystems.com, a consumer report and/or an investigative consumer report ("REPORT") that contains background information about you in connection with your employment or employment application. If you are hired, to the extent permitted by law, RFCUNY may obtain from STERLING further reports throughout your employment for an employment purpose without providing further disclosure or obtaining additional consent.

The REPORT may contain information about your character, general reputation, personal characteristics and mode of living. The REPORT may include, but is not limited to, credit reports and credit history information; criminal and other public records and history; public court records (e.g., bankruptcies, tax liens and judgments); motor vehicle and driving records; educational and employment history, including professional disciplinary actions; drug/alcohol test results; and Social Security verification and address history, subject to any limitations imposed by applicable federal and state law. This information may be obtained from public record and private sources, including credit bureaus, government agencies and judicial records, former employers and educational institutions, and other sources.

If an investigative consumer REPORT is obtained, in addition to the description above, the nature and scope of any such REPORT will be employment verifications and references, or personal references.



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AUTHORIZATION TO OBTAIN EMPLOYMENT BACKGROUND REPORT

I have read the Disclosure Regarding Employment Background Report provided by the Research Foundation City University of New York (RFCUNY) and this Authorization to Obtain Employment Background Report. By my signature below, I hereby consent to the preparation by Sterling Infosystems, Inc. ("STERLING"), a consumer reporting agency located at 1 State Street, New York NY 10004, (877) 424-2457, www.sterlinginfosystems.com, of background reports regarding me and the release of such reports to RFCUNY and its designated representatives, to assist RFCUNY in making an employment decision involving me at any time after receipt of this authorization and throughout my employment, to the extent permitted by law. To this end, I hereby authorize, without reservation, any state or federal law enforcement agency or court, educational institution, motor vehicle record agency, credit bureau or other information service bureau or data repository, or employer to furnish any and all information regarding me to STERLING and/or RFCUNY itself, and authorize STERLING to provide such information to RFCUNY. I agree that a facsimile ("fax"), electronic or photographic copy of this Authorization shall be as valid as the original.

I acknowledge receipt of a copy of the Consumer Financial Protection Bureau's "A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT."

Signature

Today's Date



STATE LAW NOTICES RELATING TO YOUR BACKGROUND REPORT

Washington State Applicants only: You also have the right to request from the consumer reporting agency a written summary of your rights and remedies under the Washington Fair Credit Reporting Act.

California, Massachusetts, Minnesota, New Jersey and Oklahoma Applicants Only: Please check the box to the left if you would like a free copy of any REPORT obtained by COMPANY from Sterling.

New York Applicants Only: By signing the authorization, you acknowledge that you have received a copy of New York Correction Law Article 23-A. You have the right, upon written request, to be informed whether an investigative consumer REPORT was requested. If such a REPORT was requested, you will be provided with the name and address of the consumer reporting agency that prepared the REPORT and you can contact that agency to inspect or receive a copy of the REPORT.



CALIFORNIA DISCLOSURE REGARDING EMPLOYMENT BACKGROUND REPORT

The Research Foundation City University of New York (RFCUNY) may obtain from Sterling Infosystems, Inc. ("STERLING"), 1 State Street, New York, NY 10004, (877) 424-2457, www.sterlinginfosystems.com, a consumer report and/or an investigative consumer report ("REPORT") that contains background information about you in connection with your employment or employment application for employment purposes. If you are hired, to the extent permitted by law, COMPANY may obtain from STERLING further REPORTS throughout your employment for an employment purpose without providing further disclosure or obtaining additional consent.

The REPORT may contain information about your character, general reputation, personal characteristics and mode of living. The REPORT may include, but is not limited to, credit reports and credit history information; criminal and other public records and history; public court records (e.g., bankruptcies, tax liens and judgments); motor vehicle and driving records; educational and employment history, including professional disciplinary actions; drug/alcohol test results; and Social Security verification and address history, subject to any limitations imposed by applicable federal and state law. This information may be obtained from public record and private sources, including credit bureaus, government agencies and judicial records, former employers and educational institutions, and other sources.

If an investigative consumer REPORT is obtained, in addition to the description above, the nature and scope of any such REPORT will be employment verifications and references, or personal references.

You may inspect STERLING's files concerning you during normal business hours and upon reasonable notice. You can inspect the files at STERLING's offices if you furnish proper identification, and you can obtain a copy by paying duplication costs. One other person can accompany you if he or she furnishes reasonable identification. You can also obtain a copy of your files by sending STERLING at the address listed above a written request, including proper identification, by certified mail. STERLING will give you a summary of the information in the files by telephone if you submit a written request including proper identification. STERLING has trained personnel who can explain the information furnished to you, and can provide a written explanation of any coded information contained in your files. "Proper identification" includes documents such as a valid driver's license, Social Security card, military identification card or credit card. If necessary, STERLING may request additional information about your employment and personal or family history to verify your identity.

NEW YORK CORRECTION LAW

ARTICLE 23-A

LICENSURE AND EMPLOYMENT OF PERSONS PREVIOUSLY CONVICTED OF ONE OR MORE CRIMINAL OFFENSES

Section	750. Definitions.
	751. Applicability.
	752. Unfair discrimination against persons previously convicted of one or more
	criminal offenses prohibited.
	753. Factors to be considered concerning a previous criminal conviction; presumption.
	754. Written statement upon denial of license or employment.
	755. Enforcement.

§750. Definitions. For the purposes of this article, the following terms shall have the following meanings:

(1) "Public agency" means the state or any local subdivision thereof, or any state or local

department, agency, board or commission.

(2) "Private employer" means any person, company, corporation, labor organization or association which employs ten or more persons.

(3) "Direct relationship" means that the nature of criminal conduct for which the person

was convicted has a direct bearing on his fitness or ability to perform one or more of the duties or responsibilities necessarily related to the license, opportunity, or job in question.

(4) "License" means any certificate, license, permit or grant of permission required by the laws of this state, its political subdivisions or instrumentalities as a condition for the lawful practice of any occupation, employment, trade, vocation, business, or profession. Provided, however, that "license" shall not, for the purposes of this article, include any license or permit to own, possess, carry, or fire any explosive, pistol, handgun, rifle, shotgun, or other firearm.

(5) "Employment" means any occupation, vocation or employment, or any form of vocational or educational training. Provided, however, that "employment" shall not, for the purposes of this article, include membership in any law enforcement agency.

§751. Applicability. The provisions of this article shall apply to any application by any person for a license or employment at any public or private employer, who has previously been convicted of one or more criminal offenses in this state or in any other jurisdiction, and to any license or employment held by any person whose conviction of one or more

criminal offenses in this state or in any other jurisdiction preceded such employment or granting of a license, except where a mandatory forfeiture, disability or bar to employment is imposed by law, and has not been removed by an executive pardon,

certificate of relief from disabilities or certificate of good conduct. Nothing in this article shall be

construed to affect any right an employer may have with respect to an intentional misrepresentation in connection with an application for employment made by a prospective employee or previously made by a current employee.

§752. Unfair discrimination against persons previously convicted of one or more criminal offenses prohibited. No application for any license or employment, and no employment or license held by an individual, to which the provisions of this article are applicable, shall be denied or acted upon adversely by reason of the individual's having been previously convicted of one or more criminal offenses, or by reason of a finding of lack of

"good moral character" when such finding is based upon the fact that the individual has

previously been convicted of one or more criminal offenses, unless:

(1) There is a direct relationship between one or more of the previous criminal offenses

and the specific license or employment sought or held by the individual; or

(2) the issuance or continuation of the license or the granting or continuation of the employment would involve an unreasonable risk to property or to the safety or welfare of specific individuals or the general public.

§753. Factors to be considered concerning a previous criminal conviction; presumption.

1. In making a determination pursuant to section seven hundred fifty-two of this chapter, the public agency or private employer shall consider the following factors:

(a) The public policy of this state, as expressed in this act, to encourage the licensure and employment of persons previously convicted of one or more criminal offenses.

(b) The specific duties and responsibilities necessarily related to the license or employment sought or held by the person.

(c) The bearing, if any, the criminal offense or offenses for which the person was previously convicted will have on his fitness or ability to perform one or more such duties or responsibilities.

(d) The time which has elapsed since the occurrence of the criminal offense or offenses. (e) The age of the person at the time of occurrence of the criminal offense or offenses. (f) The seriousness of the offense or offenses.

(g) Any information produced by the person, or produced on his behalf, in regard to his rehabilitation and good conduct.

(h) The legitimate interest of the public agency or private employer in protecting property, and the safety and welfare of specific individuals or the general public.

2. In making a determination pursuant to section seven hundred fifty-two of this chapter, the public agency or private employer shall also give consideration to a certificate of relief from disabilities or a certificate of good conduct issued to the applicant, which certificate shall create a presumption of rehabilitation in regard to the offense or offenses specified therein.

§754. Written statement upon denial of license or employment. At the request of any person previously convicted of one or more criminal offenses who has been denied a license or employment, a public agency or private employer shall

provide, within thirty days of a request, a written statement setting forth the reasons for such denial.

§755. Enforcement.

1. In relation to actions by public agencies, the provisions of this article shall be enforceable by a proceeding brought pursuant to article seventy-eight of the civil practice law and rules.

2. In relation to actions by private employers, the provisions of this article shall be

enforceable by the division of human rights pursuant to the powers and procedures set forth in article fifteen of the executive law, and, concurrently, by the New York city commission on human rights.

Summary of Your Rights under California Civil Code 1786.22

An investigative consumer reporting agency (“Agency”) will supply files and information that you have a right to inspect during normal business hours and on reasonable notice. All files that SterlingBackcheck maintains on you will be made available for your visible inspection, as follows:

- In person, if you appear in person and furnish proper identification. A copy of the file will also be available to you for a fee not to exceed the actual costs of copying.
- By certified mail, if you make a written request to, with proper identification, for copies to be sent to a specified address. However, agencies complying with a request for such a mailing will not be liable for disclosures to third parties caused by mishandling of mail after it leaves the Agency.
 - A summary of all information contained in your file and required to be provided to you under the California Civil code will be provided by telephone, if you have made a written request, with proper identification.
- “Proper identification” includes documents such as a valid driver’s license, social security account number, military identification card, and credit cards. Only if you cannot identify yourself with such information may the Agency require additional information concerning your employment and personal or family history in order to verify his identity.
 - The Agency will provide trained personnel to explain any information furnished to you pursuant to Civil Code 1786.10. The Agency will provide a written explanation of any coded information contained in your file. This written explanation shall be distributed whenever a file is provided to you for visual inspection.
- You may be accompanied by one other person of your choice when you come to inspect your file. This person must furnish reasonable identification. The Agency may require you to furnish a written statement granting permission to the Agency to discuss your file in your companion’s presence.

Resumen de sus derechos bajo el Código Civil de California 1786.22

Una agencia de informes de investigación de consumidores (“Agencia”) proporcionará archivos e información que usted tiene derecho a inspeccionar durante el horario comercial normal y con un aviso razonable. Todos los archivos que SterlingBackcheck mantenga acerca de usted serán puestos a su disposición para inspección visual, como sigue:

- En persona, si usted comparece en persona y proporciona la identificación apropiada. Se pondrá asimismo a disposición suya una copia del informe por un costo no superior al costo efectivo de hacer las copias.
- Por correo certificado, si usted efectúa una solicitud escrita, con identificación apropiada, para que se envíen copias a una dirección especificada. No obstante, las agencias que cumplan con una solicitud de tal tipo de envío por correo no serán responsables de las divulgaciones a terceros causadas por un manejo inapropiado del correo una vez que salga de la Agencia.
- Se proporcionará por teléfono un resumen de toda la información contenida en su archivo y que se requiera que sea proporcionada en virtud del Código Civil de California, si usted efectúa una solicitud escrita, con identificación apropiada.
- El término “Identificación apropiada” incluye documentos tales como una licencia válida para manejar, número de cuenta del Seguro Social, tarjeta de identificación militar, y tarjetas de crédito. Únicamente si usted no puede identificarse con tal información la Agencia podrá requerir información adicional en relación con su empleo e historial personal o familiar para verificar su identidad.
- La Agencia proporcionará personal capacitado para explicar cualquier información proporcionada a usted de conformidad con el Código Civil 1786.10. La Agencia proporcionará una explicación escrita de cualquier información codificada contenida en su archivo. Esta explicación escrita será distribuida siempre que un archivo le sea proporcionado a usted para inspección visual.
 - Usted puede estar acompañado por otra persona de su elección cuando venga a inspeccionar su archivo. Esta persona debe proporcionar una identificación razonable. La Agencia puede requerir que usted proporcione una declaración escrita concediendo permiso a la Agencia para hablar de su archivo en presencia de la persona que le acompañe.

Description of Your Rights under the New Jersey Fair Credit Reporting Act

The New Jersey Fair Credit Reporting Act is modeled after the federal Fair Credit Reporting Act and provides you with many of the same rights. You have received A Summary of Your Rights Under the Fair Credit Reporting Act.

New Jersey Consumers Have the Right to Obtain a Security Freeze

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to New Jersey law.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific party, parties or period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

- (i) The unique personal identification number or password provided by the consumer reporting agency;
- (ii) Proper identification to verify your identity; and
- (iii) The proper information regarding the third party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days or less, as provided by regulation, after receiving the request.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, a few days before actually applying for new credit.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

(2) If a consumer requests information about a security freeze, he shall be provided with the notice provided in paragraph (1) of this subsection and with any other information, as prescribed by the director by regulation, about how to place, temporarily lift and permanently lift a security freeze.

Para información en español, visite www.consumerfinance.gov/learnmore o escribe al

Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

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.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 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, 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.

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:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G. Street N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list,	b. Federal Trade Commission: Consumer Response Center – FCRA

in addition to the CFPB:	Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
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	b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20423
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8 th Floor Washington, DC 20549
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Lank 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
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Your Credit Rights As A Consumer

Reviewing Your Credit Report

Knowing and understanding what is in your credit report is one of your most important consumer rights. If you request within 60 days of being denied credit, insurance, an employment opportunity or any other benefit, due in part to information found in your credit report, we will provide you with a copy of your report free of charge. There is a fee if you request copies for any other reason. If you have any questions concerning a credit denial, please contact that creditor.

You can receive and review your credit file any business day by applying either in person with reasonable notice and proper identification; by phone preceded by a written request and proper identification; or by any other reasonable means available and authorized by you. When appearing in person, you can be accompanied by one other individual, although you may be asked for written permission to have your credit file discussed in that person's presence.

Disputing Incorrect Information

If you disagree with any of the information in your credit report, you have the right to request TransUnion to recheck it without cost. It is our responsibility to have the source of the information reverify their records. Likewise, you may submit court papers/schedule of creditors or any other relevant information you may have to assist in resolving the dispute. We cannot accept canceled checks as proof of account status without further reverification from the creditor. Investigations will be concluded within 30 days of the day we receive your request, and a revised report, reflecting the results of the investigation, will be sent to you within five business days.

Should we be unable to resolve your dispute in the 30 days, or if the disputed information is found to be incorrect, we will send you a revised report indicating that the disputed information has been corrected.

If adverse information has been deleted from your file because it could not be verified and it is later found to be accurate, we will send you a written notice within 5 business days informing you that it has been reinserted into your file.

If our investigation has not resolved the dispute, you may add a 100 word explanatory statement to your report. At your request, we will assist you in preparing the statement. If interested, you may also request a description of how the investigation was conducted along with the name, address and telephone number of any one contacted for information.

Who Has Received Your Report?

Your credit report can be obtained only by companies that have a legally permitted use for the information. The names of those companies that have received your credit report in the past two years are shown in your credit report. If there has been a change in your credit history resulting from our investigation, or if you add a consumer statement, you may request TransUnion to send an updated report to those who received your report, within the last two years for employment purposes, or within the last one year for any other purpose.

Mailing Preference

Credit Reporting companies, such as TransUnion; occasionally provide your name to direct marketing companies offering goods and services, which would seem of interest to you. If you do not want to receive these mailings, you have the right to deny permission of the use of your name for these purposes. Simply call the toll free automated marketing Opt-out telephone line, 1-888-567-8688. You will be prompted to give your name, address, and social security number. Your name will be removed from all of the credit bureau marketing lists.

Understanding Credit "Repair" Clinics

Many states have laws regulating the practices of companies that claim they can "repair" your negative credit information. No one can have accurate information removed. You may wish to check with you Attorney General, or local consumer protection agency before contracting or paying for credit repair services. If something on your report is incorrect, you can have it corrected at no cost by filling out the enclosed "Investigation Request Form."

Fair Credit Reporting Act

How far back does your credit history go? The Fair Credit Reporting Act allows credit-reporting agencies to list negative credit and public record information for 7 years from the date of delinquency, charge-off or placement for collection; or for 10 years from the date of filing chapter 7, 11, 12, or 13 bankruptcy. Our policy is to delete discharged Chapter 13 bankruptcies after 7 years. Paid tax liens are reported to 7 years from the date paid. Unpaid tax liens may be reported for an indefinite period of time.

Connecticut Residents

In addition to the rights above: You may be charged a reasonable fee for a copy of your credit report not exceeding \$5.00 for your first request in 12 months or \$7.50 for any subsequent request in the same 12 month period. The credit-reporting agency must provide someone to help you interpret the information in your credit file. If you make a dispute to the credit reporting agency and if you provide additional information to the credit-reporting agency, the agency may extend the time it has to investigate your dispute by 15 business days. The credit-reporting agency shall provide you with a toll-free telephone number to use in resolving the dispute. If you have reviewed your credit report with the credit-reporting agency and are dissatisfied, you may contact the Connecticut department of banking. You have a right to bring a civil action against anyone who knowingly or willfully misuses file data or improperly obtains access to your file.

Your Credit Rights As A Consumer

Reviewing Your Credit Report

Knowing and understanding what is in your credit report is one of your most important consumer rights. If you request within 60 days of being denied credit, insurance, an employment opportunity or any other benefit, due in part to information found in your credit report, we will provide you with a copy of your report free of charge. There is a fee if you request copies for any other reason. If you have any questions concerning a credit denial, please contact that creditor.

You can receive and review your credit file any business day by applying either in person with reasonable notice and proper identification; by phone preceded by a written request and proper identification; or by any other reasonable means available and authorized by you. When appearing in person, you can be accompanied by one other individual, although you may be asked for written permission to have your credit file discussed in that person's presence.

Disputing Incorrect Information

If you disagree with any of the information in your credit report, you have the right to request TransUnion to recheck it without cost. It is our responsibility to have the source of the information reverify their records. Likewise, you may submit court papers/schedule of creditors or any other relevant information you may have to assist in resolving the dispute. We cannot accept canceled checks as proof of account status without further reverification from the creditor. Investigations will be concluded within 30 days of the day we receive your request, and a revised report, reflecting the results of the investigation, will be sent to you within five business days.

Should we be unable to resolve your dispute in the 30 days, or if the disputed information is found to be incorrect, we will send you a revised report indicating that the disputed information has been corrected.

If adverse information has been deleted from your file because it could not be verified and it is later found to be accurate, we will send you a written notice within 5 business days informing you that it has been reinserted into your file.

If our investigation has not resolved the dispute, you may add a 100 word explanatory statement to your report. At your request, we will assist you in preparing the statement. If interested, you may also request a description of how the investigation was conducted along with the name, address and telephone number of any one contacted for information.

Who Has Received Your Report?

Your credit report can be obtained only by companies that have a legally permitted use for the information. The names of those companies that have received your credit report in the past two years are shown in your credit report. If there has been a change in your credit history resulting from our investigation, or if you add a consumer statement, you may request TransUnion to send an updated report to those who received your report, within the last two years for employment purposes, or within the last one year for any other purpose.

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Credit Reporting companies, such as TransUnion; occasionally provide your name to direct marketing companies offering goods and services, which would seem of interest to you. If you do not want to receive these mailings, you have the right to deny permission of the use of your name for these purposes. Simply call the toll free automated marketing Opt-out telephone line, 1-888-567-8688. You will be prompted to give your name, address, and social security number. Your name will be removed from all of the credit bureau marketing lists.

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Many states have laws regulating the practices of companies that claim they can "repair" your negative credit information. No one can have accurate information removed. You may wish to check with you Attorney General, or local consumer protection agency before contracting or paying for credit repair services. If something on your report is incorrect, you can have it corrected at no cost by filling out the enclosed "Investigation Request Form."

Fair Credit Reporting Act

How far back does your credit history go? The Fair Credit Reporting Act allows credit-reporting agencies to list negative credit and public record information for 7 years from the date of delinquency, charge-off or placement for collection; or for 10 years from the date of filing chapter 7, 11, 12, or 13 bankruptcy. Our policy is to delete discharged Chapter 13 bankruptcies after 7 years. Paid tax liens are reported to 7 years from the date paid. Unpaid tax liens may be reported for an indefinite period of time.

Vermont Residents

Under Vermont law, you are allowed to receive one free copy of your credit report every 12 months from each credit-reporting agency. If you would like to obtain your free credit report from TransUnion, you should contact us by writing to the following address: Post Office Box 1000, Chester, PA 19022, or by calling the following toll-free telephone number, 800-888-4213.

Under Vermont law, no one may access your credit report without your permission except under the following limited circumstances.

- (a) in response to a court order;
- (b) for direct mail offers of credit;
- (c) if you have given ongoing permission and you have an existing relationship with the person requesting a copy of your credit report;
- (d) where the request for a credit report is related to an educational loan made, guaranteed, or serviced by the Vermont Student Assistance Corporation;
- (e) where the request for a credit is by the Office of Child Support Services when investigating a child support case;
- (f) where the request for a credit report is related to a credit transaction entered in to prior to January 1, 1993; and
- (g) where the request for a credit report is by the Vermont State Tax Department and is used for the purpose of collecting or investigating delinquent taxes.

If you believe the law regulating consumer credit reporting has been violated, you may file a complaint with the Vermont Attorney General's Consumer Assistance Program, 104 Morrill Hall, University of Vermont, Burlington, Vermont 05405. Telephone number (800) 649-2424 or in Chittenden County, 649-2424.

SUMMARY OF YOUR RIGHTS UNDER THE MASSACHUSETTS CONSUMER CREDIT REPORTING ACT

You have the right to obtain a free copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding eight dollars. There is no fee, however, if you have been turned down for credit, employment, insurance, or rental dwelling because of information in your credit report within the preceding sixty days. The consumer credit reporting agency must provide someone to help you interpret the information in your credit file. Each calendar year you are entitled to receive, upon request, one free consumer credit report.

You have a right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current, and verifiable information removed from your credit report. In most cases, under state and federal law, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old, and must remove bankruptcy information only if it is over ten years old.

If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the consumer credit reporting agency must then, within thirty business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning a dispute should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about the disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in the six months preceding your request, or two years in the case of a credit report used for employment purposes. This record shall include the recipients of any consumer credit report.

You have the right to opt out of any pre-screening lists compiled by or with the assistance of a consumer credit reporting agency by calling the agency's toll-free telephone number or contacting the agency in writing. You may be entitled to collect compensation, in certain circumstances, if you are damaged by a person's negligent or intentional failure to comply with the provisions of the credit report act.

SUMMARY OF RIGHTS UNDER WASHINGTON LAW

The Washington Fair Credit Report Act, located at Chapter 19.182 RCW, substantially parallels the federal Fair Credit Reporting Act and the rights and remedies set forth in the Federal Trade Commission's Summary of Rights, except that, effective July 22, 2007, the Washington state law imposes greater limitations on the reasons for which an employer may obtain a consumer report. Beginning July 22, 2007, an employer may not obtain a consumer report that indicates the consumer's credit worthiness, credit standing, or credit capacity, unless (1) the information is substantially job related and the employer's reasons for using the information are disclosed in writing, or (2) the information is required by law.

COMPLAINTS

ANY COMPLAINTS BY CONSUMERS UNDER STATE LAW
MAY BE DIRECTED TO
THE ATTORNEY GENERAL'S OFFICE IN WASHINGTON
CONSUMER PROTECTION DIVISION

CONSUMER PROTECTION DIVISION

For Information Call: The Consumer Resource Center

Statewide Toll-Free Number:
800 551-4636

Statewide Toll-Free TDD:
800 276-9883

Complaints May Be Made Via U.S. Mail or E-Mail

Complaints: <http://www.atg.wa.gov/FileAComplaint.aspx>
(Include your U.S. Mail address with any complaint.)

Website & Forms: <http://www.atg.wa.gov/>

OTHER CONSUMER RESOURCE CENTERS THAT YOU MAY CONTACT:

<p>Bellingham - Island, San Juan, Skagit and Whatcom Counties</p> <p>AGO – CRC 103 E. Holly, Suite 308 Bellingham, WA 98225 Phone: (360) 738-6185 Fax: (360) 738-6190</p>	<p>Spokane – Northeast Washington</p> <p>AGO – CRC 1116 West Riverside Spokane, WA 99201-1194 Phone: (509) 456-3123 Fax: (509) 458-3548</p>
<p>Kennewick - Southeast Washington</p> <p>AGO – CRC 500 N. Morain Street, Suite 1250 Kennewick, WA 99336-2607 Phone: (509) 734-7140 Fax: (509) 734-7285</p>	<p>Tacoma - Pierce, Mason, Grays Harbor and Kitsap Counties</p> <p>AGO - CRC 1019 Pacific Avenue South, 3rd Floor Tacoma, WA 98402-4411 Phone: (253) 593-2904 Fax: (253) 593-2449</p>
<p>Olympia - Thurston County</p> <p>AGO – CRC 670 Woodland Square Loop S.E., 1st Floor P. O. Box 40118 Olympia, WA 98504-0118 Phone: (360) 753-6210 Fax: (360) 664-2585</p>	<p>Vancouver - Southwest Washington</p> <p>AGO – CRC 1220 Main Street, Suite 549 Vancouver, WA 98660-2964 Phone: (360) 759-2150 Fax: (360) 759-2159</p>
<p>Seattle - King, Snohomish, Clallam and Jefferson Counties</p> <p>AGO – CRC 900 Fourth Avenue, Suite 2000 Seattle, WA 98164-1012 Phone: (206) 464-6684 Fax: (206) 464-6451</p>	

Your Credit Rights As A Consumer

Reviewing Your Credit Report

Knowing and understanding what is in your credit report is one of your most important consumer rights. If you request within 60 days of being denied credit, insurance, an employment opportunity or any other benefit, due in part to information found in your credit report, we will provide you with a copy of your report free of charge. There is a fee if you request copies for any other reason. If you have any questions concerning a credit denial, please contact that creditor.

You can receive and review your credit file any business day by applying either in person with reasonable notice and proper identification; by phone preceded by a written request and proper identification; or by any other reasonable means available and authorized by you. When appearing in person, you can be accompanied by one other individual, although you may be asked for written permission to have your credit file discussed in that person's presence.

Disputing Incorrect Information

If you disagree with any of the information in your credit report, you have the right to request TransUnion to recheck it without cost. It is our responsibility to have the source of the information reverify their records. Likewise, you may submit court papers/schedule of creditors or any other relevant information you may have to assist in resolving the dispute. We cannot accept canceled checks as proof of account status without further reverification from the creditor. Investigations will be concluded within 30 days of the day we receive your request, and a revised report, reflecting the results of the investigation, will be sent to you within five business days.

Should we be unable to resolve your dispute in the 30 days, or if the disputed information is found to be incorrect, we will send you a revised report indicating that the disputed information has been corrected.

If adverse information has been deleted from your file because it could not be verified and it is later found to be accurate, we will send you a written notice within 5 business days informing you that it has been reinserted into your file.

If our investigation has not resolved the dispute, you may add a 100 word explanatory statement to your report. At your request, we will assist you in preparing the statement. If interested, you may also request a description of how the investigation was conducted along with the name, address and telephone number of any one contacted for information.

Who Has Received Your Report?

Your credit report can be obtained only by companies that have a legally permitted use for the information. The names of those companies that have received your credit report in the past two years are shown in your credit report. If there has been a change in your credit history resulting from our investigation, or if you add a consumer statement, you may request TransUnion to send an updated report to those who received your report, within the last two years for employment purposes, or within the last one year for any other purpose.

Mailing Preference

Credit Reporting companies, such as TransUnion; occasionally provide your name to direct marketing companies offering goods and services, which would seem of interest to you. If you do not want to receive these mailings, you have the right to deny permission of the use of your name for these purposes. Simply call the toll free automated marketing Opt-out telephone line, 1-888-567-8688. You will be prompted to give your name, address, and social security number. Your name will be removed from all of the credit bureau marketing lists.

Understanding Credit "Repair" Clinics

Many states have laws regulating the practices of companies that claim they can "repair" your negative credit information. No one can have accurate information removed. You may wish to check with you Attorney General, or local consumer protection agency before contracting or paying for credit repair services. If something on your report is incorrect, you can have it corrected at no cost by filling out the enclosed "Investigation Request Form."

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Colorado Residents

If we investigate the information in your report at your request, you will receive an updated credit report, and another copy of this notice, to indicate that we have completed our investigation. The results of our investigation will be shown in that report. In addition to all other rights listed, you may bring an action to enforce any obligation imposed on us under Colorado Law in any court of competent jurisdiction or submitted to binding arbitration, after you have followed all dispute procedures in the Colorado law and have received this notice, in the manner set forth in the rules of the American Arbitration Association to determine whether we have met our obligations under law. No decision of an arbitrator pursuant to this provision shall affect the validity of any obligation or debt. A successful party to any such arbitration shall be compensated for the costs and attorney fees of the proceeding as determined by the court or arbitration. No consumer may submit more than one action to arbitration against any consumer-reporting agency during any 120-day period. The results of any arbitration action brought against a consumer reporting agency doing business in this state shall be communicated in a timely manner to all other consumer reporting agencies doing business in this state. If, as a result of an arbitration a determination is made in favor of the consumer, any adverse information in such consumer's file or record shall be removed or stricken in a timely manner, or the consumer may bring an action against the non-complying agency pursuant to this section, in spite of the 120 day waiting period.

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Knowing and understanding what is in your credit report is one of your most important consumer rights. If you request within 60 days of being denied credit, insurance, an employment opportunity or any other benefit, due in part to information found in your credit report, we will provide you with a copy of your report free of charge. There is a fee if you request copies for any other reason. If you have any questions concerning a credit denial, please contact that creditor.

You can receive and review your credit file any business day by applying either in person with reasonable notice and proper identification; by phone preceded by a written request and proper identification; or by any other reasonable means available and authorized by you. When appearing in person, you can be accompanied by one other individual, although you may be asked for written permission to have your credit file discussed in that person's presence.

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Maryland Residents

Your Commissioner of Financial Regulations is Mary Louise Preis. You may write to her at 500 N. Calvert, Room 402, Baltimore, Maryland 21202 or call 410-333-6830. In addition to the rights above, you are entitled to request a copy of your file free of charge one time in a twelve month period and thereafter for a \$5.00 charge each time.