

VeriScreen, Inc. Pre-employment Screening Account Application

Please complete and fax back the following items:

1. Agreement for Service
2. Account Application (Verifications Performed by Sales Rep)
3. Certification
4. Customer must have listing with directory

If you should have any questions, please call and ask for Sales.

(Office) 812.402.0740 (Fax) 812.474.0745

VeriScreen, Inc. Agreement for Service

The undersigned (hereinafter referred to as "applicant") desires to use the services of VERISCREEN at regular service charges upon the basis outlined below:

1. Applicant agrees to comply with all the provisions of Public Law 91-508 (Fair Credit Reporting Act) and all other applicable statutes, federal and state. Applicant has received the FCRA Addendum. *(For a complete copy of FCRA visit our website at www.consumercredentials.com)* Applicant certifies that inquiries will be made only for the specific business purpose declared below. *(The FCRA allows credit information to be used in connection with extending credit, collection of the account, employment, insurance, or in connection with a legitimate business transaction involving the consumer.)* Under the Fair Credit Reporting Act any person who knowingly and willfully obtains credit information from a consumer-reporting agency under false pretenses is subject to a fine or imprisonment, or both.

2. Applicant will obtain authorization in writing from the consumer prior to obtaining consumer reports and maintain documentation for such authorization conforming to local and federal laws for a minimum of (3) three years. Applicant will cooperate with all requests for information and/or documentation to support compliance with this agreement and the Fair Credit Reporting Act as may be requested.

3. Subscriber certifies that it will not request a Consumer Report for Employment/Volunteer Purposes unless:
 A. A clear and conspicuous disclosure is first made in writing to the consumer before the report is obtained, in a document that consists solely of the disclosure, that a consumer report may be obtained for employment purposes;
 B. The consumer has authorized in writing the procurement of the report; and
 C. Information from the Consumer Report for Employment/Volunteer Purposes will not be used in violation of any applicable federal or state equal employment opportunity law or regulation.

4. Subscriber further certifies that before taking adverse action in whole or in part based on the Consumer Report for Employment/Volunteer Purposes, it will provide the consumer:
 A. A copy of the Consumer Report for Employment/Volunteer Purposes; and
 B. A copy of the consumer's rights, in the format approved by the Federal Trade Commission, which notice shall be supplied to Subscriber by Reseller.

5. Applicant certifies that all credit reports whether oral or written shall be maintained by the Applicant in strict confidence and disclosed only to employees whose duties reasonably relate to the legitimate business purpose for which the report is requested and will not sell or otherwise distribute to third parties any information received hereunder, except as otherwise required by law.

6. VERISCREEN shall not be liable in any manner whatsoever for any loss or injury incurred by applicant as a result of the obtaining or furnishing of such information, and shall not be deemed to have guaranteed the accuracy of such information. Applicant recognizes that the information is secured by and through fallible human sources.

7. Upon using our database services, Applicant hereby acknowledges that VERISCREEN does not create or maintain these records or information, and it relies on third party sources, including state departments, state repositories, correctional institutions, government agencies and other information sources. Thus, VERISCREEN is not responsible for the content or accuracy of such records or information in the database, and these searches should only be used as a preliminary inquiry and that a subsequent court house search should be done before any action is taken against or on behalf of a subject.

8. Applicant has received and agrees to pricing established on rate schedule. Applicant will be notified 15 days in advance of any necessity to change/update the pricing schedule. All legal, collection, and court costs incurred for collection of past due amounts, will be added to the outstanding balance.

9. Applicant agrees to terms of payment net 20 days. As a courtesy, VERISCREEN will provide summary billing for the month previous on the first of each month. Payments are due by the tenth of the month and subject to, at the discretion of VERISCREEN, a late charge of one and one half percent per month, eighteen percent per annum interest charge.

10. VERISCREEN, with just cause, such as delinquency or violation of the terms of this contract or a legal requirement, a material change in existing in legal requirements which adversely affects this agreement, or by request of a national repository (XPN, TU, or CBI), may, upon its election, discontinue serving the Applicant and cancel this Agreement immediately.

11. This Agreement shall inure to the benefit of and be binding upon the parties and their respective legal representatives, heirs, successors and assigns.

12. In connection with extending credit, VERISCREEN is authorized to obtain credit information on the Applicant and the officer signing below. I/We fully understand the terms and conditions of your agreement and agree to proper consideration of extended credit.

Specific Business Purpose Employment Screening

Type of Business _____ Applicant Name _____

Officer Name _____

Position _____ EIN or SSN# _____

Signature _____ Date _____

VeriScreen, Inc. Account Application for Employment Screening

INFORMATION: (Please print or type)

Member Company Name _____
 Parent Company _____
 Full Requesting Name _____
 Phone(s) _____
 Fax(s) _____
 E-Mail Address(s) _____
 Web Site Address _____
 Contact Person(s) _____
 Person(s) authorized to enter an agreement with VERISCREEN _____

Member Company
 Address _____
 City _____ St _____ Zip _____
 Billing Address _____
 City _____ St _____ Zip _____
 Corporate Address _____
 City _____ St _____ Zip _____
 Contact _____ Phone _____

TRADE REFERENCES: (Or attach copies of 2 Invoices from business references*****to verify that you are a legitimate business)

1) Name: _____ Phone: _____
 Contact: _____ Acc# _____
 2) Name: _____ Phone: _____
 Contact: _____ Acc# _____

BANKING: (Or attach copy of check or deposit slip from business banking account*****to verify that you are a legitimate business)

1) Bank Name: _____ Phone: _____
 Contact: _____ Acc# _____

Please select the products/services you will normally order?

- | | | |
|--|--|---|
| <input type="checkbox"/> Instascreen | <input type="checkbox"/> County Crim | <input type="checkbox"/> Employment Reference Check |
| <input type="checkbox"/> Professional Reference Check | <input type="checkbox"/> Motor Vehicle Record | <input type="checkbox"/> Education Verification |
| <input type="checkbox"/> Professional License Verification | <input type="checkbox"/> Credit Report \$ | <input type="checkbox"/> Form I-9 |
| <input type="checkbox"/> Instant DMV | <input type="checkbox"/> Drug Screening (Quote needed) | <input type="checkbox"/> Other _____ |

I wish to place my orders by Internet Fax
 I wish to receive results by Internet Email Other _____

Occasionally we are asked by prospective clients to provide references, can we list your company as a reference? Yes No

How many reports do you anticipate ordering each month? _____ How many Employees? _____



Your screening partner for success.



VeriScreen, Inc. Notice to All Customers

The following is a summary of the amendments to the Fair Credit Reporting Act and their impact in both providers and end users of consumer reports. Consumer-reports are defined as any report requested in conjunction with determining an individual's eligibility, as indicated in the FCRA, for employment, tenant screening, extension of credit, underwriting of insurance or any financial transaction. How does this affect you, the end user? Some of you may already be following these steps, but if not, you must comply with the following new procedures.

Each applicant or individual being considered for employment or promotion must be given a statement, in a document consisting solely of the disclosure, indicating that a background report will be requested, (sample enclosed, titled Consumer Notification).

Additionally, a separate release will now be required for any report requested for employment purposes {pre-employment, promotions, as well as updates of background checks}. (sample enclosed, titled Employment Inquiry Release).

If you decide not to hire based in whole or part due to the information contained in the report, you are required to provide a copy of the consumer report (the actual background report that we sent to you) to the applicant, an adverse action notice (sample enclosed titled, Confidential – To Be Opened By Addressee Only, and a copy of the Summary of Your Rights Under the FCRA).

Please complete and fax or mail the Client Certification to VERISCREEN as soon as possible. **By Law**, we must have your acknowledgement to comply with these changes on file, in order to process requests for services.

If you have any questions or concerns, please feel free to contact us at (812) 402-0740.

VeriScreen, Inc. Client Certification of Use for Background Reports

In compliance with the Federal Fair Credit Reporting Act as amended by the Consumer Credit Reporting Reform Act of 1996 (the "Act") _____ ("Client") hereby certifies to VERISCREEN as follows:

1. Client represents and warrants that prior to the direct or indirect procurement of a consumer report for employment related purposes ("Report") Client will:
 - (A) present to each prospective subject of a consumer report, i.e., the consumer, a clear and conspicuous written disclosure notice, that a consumer report may be obtained for employment related purposes; and
 - (B) obtain the consumer's written authorization permitting the procurement of the report by the Client in the form annexed hereto.

2. Prior to taking any adverse action based in whole or in part on a Report, the Client shall provide to the consumer to whom the Report relates:
 - (A) a copy of the report; and
 - (B) a copy of the consumer's written authorization; and
 - (C) a description in writing of the consumer's rights under the Act, in the form attached hereto.

3. Client further represents and warrants that the information from the information from the Report will be used solely for purposes permitted under the Act and shall not be used in violation of any applicable federal or state equal employment opportunity law or regulation including without limitation, the Consumer Credit Protection Act 15 USC 1671, et. Seq., and Client agrees to indemnify and defend VERISCREEN from any loss, claim or cause of action arising from Client's breach or violation of any term set forth herein.

Client hereby acknowledges receipt of the Summary of Consumer Rights.

Name of Client: _____

Officer's Signature _____

Date _____ Title _____

Following Pages are
Consumer Disclosures

A Summary of 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 have filed bankruptcy – the 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 to 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.
- **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 OR CONCERNS REGARDING:

CRA's, creditors and others not listed below

National banks, federal branches/agencies of Foreign banks (word "National" or initials "N.A." appear in or after bank's name)

Federal Reserve System member banks (except national banks, and federal Branches/agencies of foreign banks)

Savings associations and federally chartered savings banks (word "Federal" or initials "F. S. B." appear in federal institution's name)

Federal credit unions (words "Federal Credit Union" appear in institution's name)

State-chartered Banks that are not Members of the Federal Reserve System

Air, surface, or rail common carriers Regulated by former Civil Aeronautics Board or Interstate Commerce Commission

Activities subject to the Packers and Stockyards Act, 1921

PLEASE CONTACT:

Federal Trade Commission
Consumer Response Center-FCRA
Washington, DC 20580 * 202-326-3761

Office of the Comptroller of the Currency
Compliance Management, Mail Stop 6-6
Washington, DC 20219 * 800-613-6743

Federal Reserve Board
Division of Consumer & Community Affairs
Washington, DC 20551 * 202-452-3693

Office of Thrift Supervision
Consumer Programs
Washington, DC 20552 * 800-842-6929

National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314 * 703-518-6360

Federal Deposit Insurance Corporation
Division of Compliance & Consumer Affairs
Washington, DC 20429 * 800-934-FDIC

Department of Transportation
Office of Financial Management
Washington, DC 20590 * 202-366-1306

Department of Agriculture
Office of Deputy Administrator-GIPSA
Washington, DC 20250 * 202-720-7051



Your screening partner for success.



VeriScreen, Inc. Employment Inquiry Release

In connection with my application for employment, I understand that investigative inquires on my background, in accordance with the Fair Credit Reporting Act and all state and federal laws, are to be made on me, including information as to my personal character, abilities, work habits, mode of living, residency, general reputation, performance, experience, and other qualities pertinent to my qualifications for employment, including reasons for termination of past employment.

I understand that prospective employer/current employer and/or VeriScreen, a division of VeriRent, Inc. may make inquiries, including but not limited to my consumer credit history, education, professional licensing, criminal history and driving history. Furthermore, I understand that prospective employer/current employer and/or VeriScreen, a division of VeriRent, Inc. may request information from various federal, state and other agencies that maintain records concerning my past driving history, credit history, criminal history, military history, civil and other experiences. If hired by the prospective employer I, also, understand that the prospective employer may check all of the above entities on a yearly/quarterly basis or during the process of determining a promotion.

I understand that according to the Fair Credit Reporting Act, I am entitled to know if employment or promotion is denied because of information obtained by my perspective employer from a Consumer Reporting Agency. Upon written request, I will be informed whether an investigative consumer report was requested and will be given full information as to the nature and the scope of the investigation, as well as the name of the reporting agency or sources of information.

I authorize without reservation, any party (including, but not limited to, employers, law enforcement agencies, state agencies, institutions and private information bureaus or repositories) contacted by prospective employer/current employer and/or VeriScreen, a division of VeriRent, Inc. to furnish any or all of the above mentioned information. In addition, I hereby release VeriScreen, a division of VeriRent, Inc. and prospective employer from any and all liability for damages arising from the investigation and disclosure of the requested information. I further release and discharge all liability from all companies, agencies, officials, officers, employees and other persons, who, in good faith provide to prospective employer and/or VeriScreen, a division of VeriRent, Inc. the above mentioned information as requested, in order to successfully complete a background investigation for my application of employment, retaining employment, or promotion. I will allow a photocopy of this authorization to be as valid as the original.

Print Full Name: _____

Social Security _____ *Date of Birth _____ / _____ / _____

Driver's License # _____ State _____

Current Address _____

City/State/Zip _____

Prospective Employer _____

Applicants Signature _____

** Notary Signature _____ Printed _____

State _____ County _____ Commission Expires _____

* Date of birth is being requested only for the purpose of identification in obtaining accurate retrieval of records, and will not be used for discriminatory purposes.
** Only when requested