KRESS							
Services Request Form			Tel: 713.880.3693 * 888.636.3693 Fax: 713.880.3694 * 888.636.3694				
Company Name:			Requested By:				
Date:	Telephone Number: Fax Number:						
Authorization For Release of Information: In connection with my employment application for employment, or contract for services with this company, I fully understand that this release acknowledges that this company may now, or at any time while I am employed, request a consumer report containing information for verification of background and personal character. I authorize and request all persons, schools, businesses, corporations, credit bureaus, courts, law enforcement, armed forces, employment commissions, and all government agencies to release the abstract of driving records and/or said information without restriction or qualification. I authorize a Photostat of this release to be considered as effective and valid as the original. This release shall be limited in its scope or purpose for reasons of business necessity. All results will be proprietary and kept confidential and will not be provided to any parties other than this company or its legal representatives or as required by law. I hereby declare the answers to the questions on my application and any attachments to be true and correct; that any misstatement of fact or omission may be the basis for rejection or revocation of my application for employment. I have the right, with proper identification to dispute the accuracy or completeness of any information contained in my report/files. Kress Employment Screening does not make or recommend employment decisions pertaining to my consumer report. To obtain a copy of my report or contest the content, I may call 1-888-636-3693. This company is an Equal Opportunity Employer and does not discriminate as to race, color, gender, national or religious origin, age, or disability. I authorize Kress Employment Screening to provide the results of my consumer report to this company or its representatives. I further release this company and Kress Employment Screening, their officers, employees, and agents from any and all liability arising from the results and preparation of my consumer report. I have read or have had						Services Requested:   Primary Package   County/State^//Fed/Sex Off.^   Driving History/MVR   SS Trace   County Criminal Search   Statewide Criminal Search   Statewide Criminal Search   Federal Criminal Search   State Search   State Search Index   Driving History/MVR   State Search   National Criminal Search Index   Driving History/MVR   Employment Verification**   Education Verification **   Credit Report   SS Trace   *** Include Copy of   Application/Resume   ^ Where Available   Contact Kress for National   Criminal Search Index   Coverage   Income Range:   Under \$75,000   Over \$75,000	
Signatu	ire:	Date:	Witness:				
To Be Completed By Applicant (Addresses Last Seven (7) Years	First Name:	Middle:		Last Name:			Maiden Name:
	Social Security Number:			Gender			Date of Birth:
	Driver's License Number:			State:			Position:
	Current Address:		City:		State:		How Long?
	Previous Address:		City:		State:		How Long?
	Previous Address:		City:	City: S			How Long?
	Previous Address:		City:		State:		How Long?

## A Summary of Your Rights Under the Fair Credit Reporting Act

The 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 FCRA. For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

**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 adverse action has been taken against you because of information in your credit report or the following reasons:

- You are the victim of identity theft and place a fraud alter 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, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See <u>www.ftc.gov/credit</u> for additional information.

You have the right to ask for a credit score. Credit scores are numerical summaries of your credit-worthiness based on the 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 <u>www.ftc.gov/credit</u> 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.

## A Summary of Your Rights Under the Fair Credit Reporting Act

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.ftc.gov/credit.

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 1-888-50PT OUT (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 consumer reporting agency violates FCRA, you may be able to sue in the state or federal court.

**Identity theft victims and active duty military personnel have additional rights.** For more information, visit <u>www.ftc.gov/credit</u>.

To dispute any item in your consumer report or to obtain a free copy of your report you may call toll free 1-888-636-3693 or you may write to the following Consumer Reporting Agency:

Consumer Department Kress Employment Screening 320 Westcott, Suite 108 Houston, Texas 77007-7045

When making your request in writing you must include your complete name, address, phone number, social security number, a legible copy of your drivers license and, if applicable, the details of your dispute.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state laws. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

> Federal Trade Commission: Consumer Response Center FCRA Washington, DC 20580 1-877-382-4357