

USER STATEMENT OF CONFIDENTIALITY AND COMPLIANCE

As an employee, principal, officer, temporary employee or subcontractor of a CSI End-User, you may have access to personal or personally identifiable information ("PII"), criminal record information, credit information, official government motor vehicle and/or driver record information contained in CSI information reports ("Records"). The Confidentiality of the information contained within these Records shall be maintained at all times. Information contained in records shall not be distributed, sold or shared with any third party nor used by you in any way except as expressly authorized by law. Disclosure of such information may be cause for criminal and/or civil legal action against you, End-User, and any involved third party. The State providing Records shall not be in any way responsible for defense of any such action.

Pursuant to State and Federal law, any person who willfully and knowingly obtains, resells, transfer, or uses information in violation of law may be subject to criminal charges and/or liable to any injured party for treble damages, reasonable attorneys; fees, and costs.

1. I certify that I understand my obligations under the Fair Credit Reporting Act (FCRA) and certify compliance with Section 604(b)(1) of the FCRA:
 - that a clear and conspicuous disclosure is made in writing to the consumer before a consumer report is procured, in a document that consists solely of the disclosure, and that a consumer report is only obtained for employment purposes.
 - that a written authorization from the consumer in writing is obtained before the procurement of a consumer report.
2. I will comply with Section 604(b)(3) "Conditions on use for adverse action" which includes but is not limited to the following provisions:
 - Before taking any adverse action based in whole or in part on the report, I will provide to the consumer to whom the report relates:
 - (i) a copy of the report; and
 - (ii) a copy of the Summary of Rights as prescribed by the Consumer Financial Protection Bureau (CFPB) under Section 609(c)(1) of the FCRA.
 - If I take adverse action in whole or in part on the consumer report, that I will provide to the consumer to whom the report relates:
 - (i) That adverse action has been taken based in whole or in part on a consumer report received from a consumer reporting agency;
 - (ii) the name, address and telephone number of the consumer reporting agency that furnished the consumer report (including a toll-free telephone number established by the agency if the agency compiles and maintains files on consumers on a nationwide basis);
 - (iii) that the consumer reporting agency did not make the decision to take the adverse action and is unable to provide to the consumer the specific reasons why the adverse action was taken; and
 - (iv) that the consumer may, upon providing proper identification, request a free copy of a report and may dispute with the consumer reporting agency the accuracy or completeness of any information in a report.
3. The information from the consumer report **will not** be used in violation of any applicable Federal or State equal employment opportunity law or regulation.
4. I have received a copy of the Notice to Users of Consumer Reports and the FCRA Summary of Rights proscribed by the CFPB.
5. I will only use the report for a permissible purpose as specified by the FCRA, 15 U.S. Code § 1681b.

CFPB Notices are available at:

- Notice to Users of Consumers Reports:
http://www.creativeservices.com/documents/Notice_to_Users_of_Consumer_Reports.pdf
- FCRA Summary of Rights
<http://www.creativeservices.com/documents/FCRASummaryRights.pdf>

Name

Signature

Title

Date

Email

Phone