



MegaScreening.com
 738 Main Street #435
 Waltham, MA 02451
 Phone: (866)666-2955
 Fax: (866)666-2955
 www.megascreening.com

Requested By:
 XYZ Company
 2442 Church Street
 Boston, MA 02110
 Home: 617-555-5555
 Fax: 617-555-5555

Applicant Information

Name: **Doe, John** Address: Not Provided
 SSN: 123-45-6789
 DOB: 01/11/1944
 Position:
 Acct Code:
 Status: **COMPLETED** Preferred Delivery Method: Email

1 of 1 Orders have been completed. (100.00%)

This report contains **FLAGGED** Orders.

Services Ordered
Employment Verification

<i>Employer Company Name</i>	CCCC Bio Tech Incorporated	<i>Order:</i> 995222
<i>Employer City</i>	Houston	<i>Employer Contact Name</i> John Q Smith
<i>Employer State</i>	TX	<i>Employer Phone Number</i> (800) 555-5555

Result:
 COMPLETE: See Employer Reported column for possible discrepancy(ies).

Call History:

2/21/2006 3:12:32 PM	CB: Order Received. Validating Contact Information.
2/22/2006 10:44:45 AM	MS: Release Requested; MS: Per Jane, at 888-725-xxxx; a signed release has been requested by fax to 888-726-xxxx. Attn: Jane.
2/22/2006 12:12:37 PM	MS: Auto Entry: Release sent
2/23/2006 7:53:07 AM	MS: IN PROGRESS; MS: [888-725-xxxx] Per Jane, at 888-725-xxxx; she will CB to confirm if release was received.
2/23/2006 11:26:57 AM	MS: COMPLETE; MS: [888-725-xxxx]

Status: COMPLETE

	Applicant Reported	Employer Reported
Start Date:	September 2001	Same
End Date:	May 2006	Same
Job Title:	Production Manager	Senior Production Manager
Salary:	\$65,000	Not Available
Previous Name:	NA	Not Available
Applicant Phone Number:	NA	Not Available

End of Report

Para informacion en espanol, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W.,

Received: 12/30/2005
 Completed: 12/30/2005

02/23/2006
 2005123011562089

Washington, D.C. 20580.

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.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:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identify 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, 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 www.ftc.gov/credit 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.ftc.gov/credit 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.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 1-888-5-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.ftc.gov/credit.

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. Federal enforcers are:

TYPE OF BUSINESS AND CONTACT:

Consumer reporting agencies, creditors and others not listed below:
Federal Trade Commission: Consumer Response Center - FCRA
Washington, DC 20580 877-382-4357

National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)
Office of the Comptroller of the Currency
Compliance Management, Mail Stop 6-6
Washington, DC 20219
800-613-6743

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

Received: 12/30/2005
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3 of 4

02/23/2006
2005123011562089

Turnaround time excludes holidays and weekends. Reports may be subject to delays caused by third parties

Request from: MegaScreening.com
Request by: XYZ Company

Name: **Doe, John**
SS#: 123-45-6789
Profile No: 2005123011562089

Division of Consumer & Community Affairs
Washington, DC 20551
202-452-3693

Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)
Office of Thrift Supervision
Consumer Complaints
Washington, DC 20552
800-842-6929

Federal credit unions (words "Federal Credit Union" appear in institution's name).
National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314
703-519-4600

State-chartered banks that are not members of the Federal Reserve System
Federal Deposit Insurance Corporation
Consumer Response Center,
2345 Grand Avenue, Suite 100
Kansas City, Missouri 64108-2638
877-275-3342

Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission
Department of Transportation
Office of Financial Management
Washington, DC 20590
202-366-1306

Activities subject to the Packers and Stockyards Act, 1921
Department of Agriculture
Office of Deputy Administrator - GIPSA
Washington, DC 20250
202-720-7051

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4 of 4

02/23/2006
2005123011562089

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