



MegaScreening.com  
 Employment Screening  
 www.MegaScreening.com  
 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>	<b>CCCC Bio Tech Incorporated</b>	Order: 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

	<b>Applicant Reported</b>	<b>Employer Reported</b>
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](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W.,**

Received: 12/30/2005		02/23/2006
Completed: 12/30/2005	1 of 4	2005123011562089

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

**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](http://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](http://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](http://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

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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](http://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](http://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

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

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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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