

SERVICE AGREEMENT

The undersigned User and Information Direct, Inc. hereby agree to the following:

1. User has access to consumer reports, defined as ANY report used to determine an individual's eligibility, as outlined in the Fair Credit Reporting Act (FCRA), which includes employment (pre-employment, promotion, reassignment, periodic background checks), tenant screening, use in connection with a financial transaction/extension of credit or the underwriting of insurance.
2. *Requesting a Consumer Report and/or Investigative Consumer Report for Employment Purposes.*
User agrees that a consumer report for employment purposes will not be requested unless:
 - A. A clear and conspicuous disclosure has been made in writing to the consumer before the report is obtained, in a document that consists 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.
 - C. If an Investigative Consumer Report is requested, the consumer must be notified in writing not later than three days of requesting said report.
 1. A Consumer Summary of Rights must be provided in the format approved by the Federal Trade Commission. An initial copy will be provided by Information Direct.
 2. The consumer has the right to request the nature and scope of the investigation and the employer must respond in writing not later than five days after receiving the consumers request or from the date the investigation was first requested, whichever is the later.
3. *Requirements upon an Adverse Action/Decision*
User agrees that before taking adverse action due to contents in whole or part of the Consumer Report, it will provide to the consumer:
 - A. A copy of the Consumer Report.
 - B. A copy of the Summary of Consumer rights in the format approved by the Federal Trade Commission. An initial copy of the summary will be provided by Information Direct.
 - C. Adverse Action Notification:
 1. Must be in written, oral or electronic form.
 2. Must contain Information Directs name, address and phone number.
 3. Must advise the consumer of his/her right to obtain a free copy of the report within 60 days of the adverse action and to dispute the accuracy or completeness of the report.
4. User acknowledges that this entire procedure must be repeated before future reports on the individual are requested.
5. User will hold the contents of the consumer report in strict confidence and use information only for purposes outlined in the disclosure.
6. Failure to comply with FCRA requirements can result in state or federal enforcement actions, as well as private lawsuits. (Section 606, 617, 621). In addition, any person who knowingly and willfully obtains a consumer report under false pretenses may face criminal prosecution. (Section 619).

USER/RESPONSIBLE PARTY:

NAME OF PERSON SIGNING: _____

SIGNATURE: _____ TITLE: _____ DATE: ___/___/___

FIRM OR COMPANY NAME: _____ PHONE # _____

ADDRESS: _____

Please bill my credit card: Master Card Visa

CARD # _____ EXP. _____ NAME ON CARD _____

Please send me results via:

FAX #(_____) _____ - E-MAIL (ADDRESS) _____