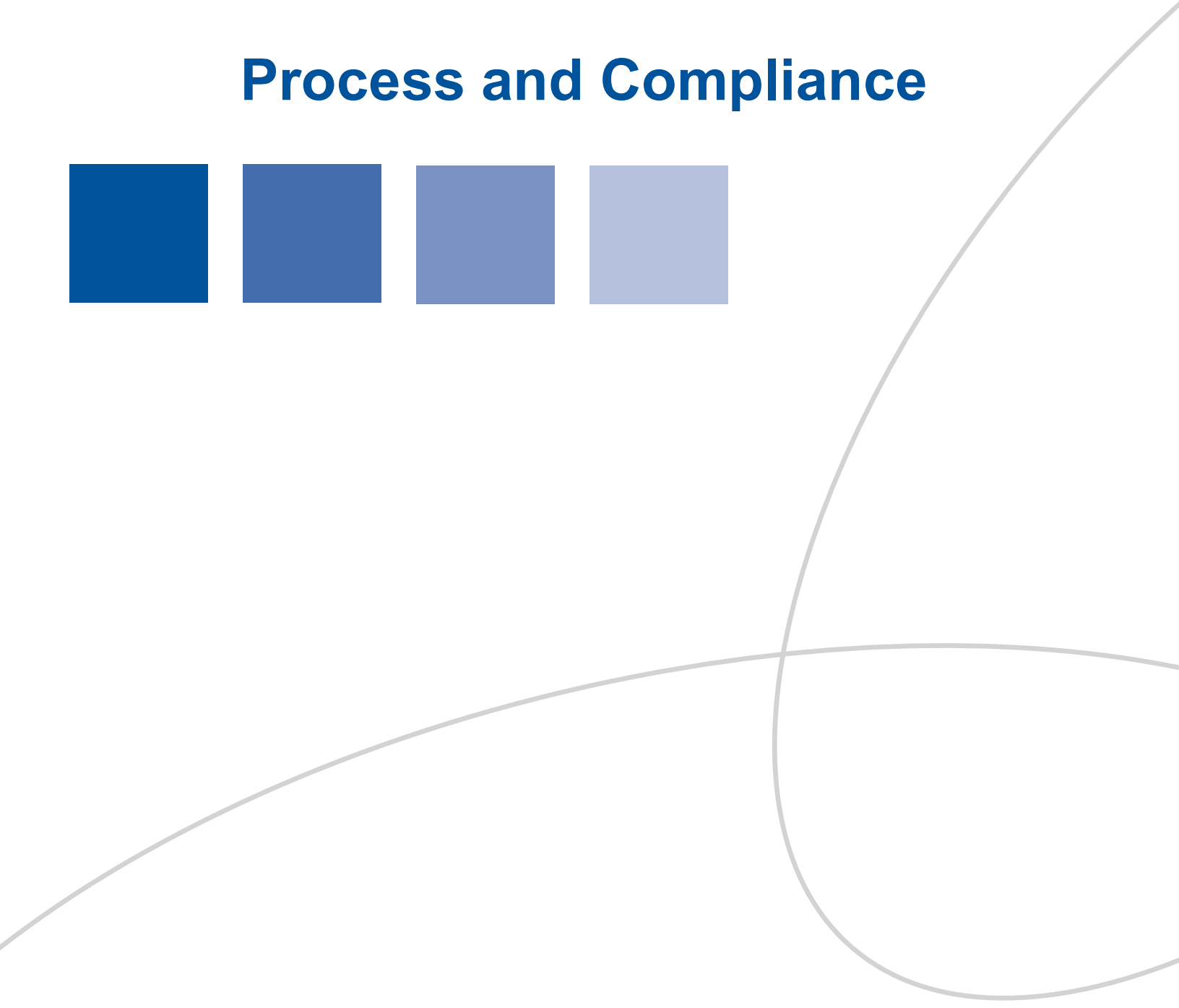
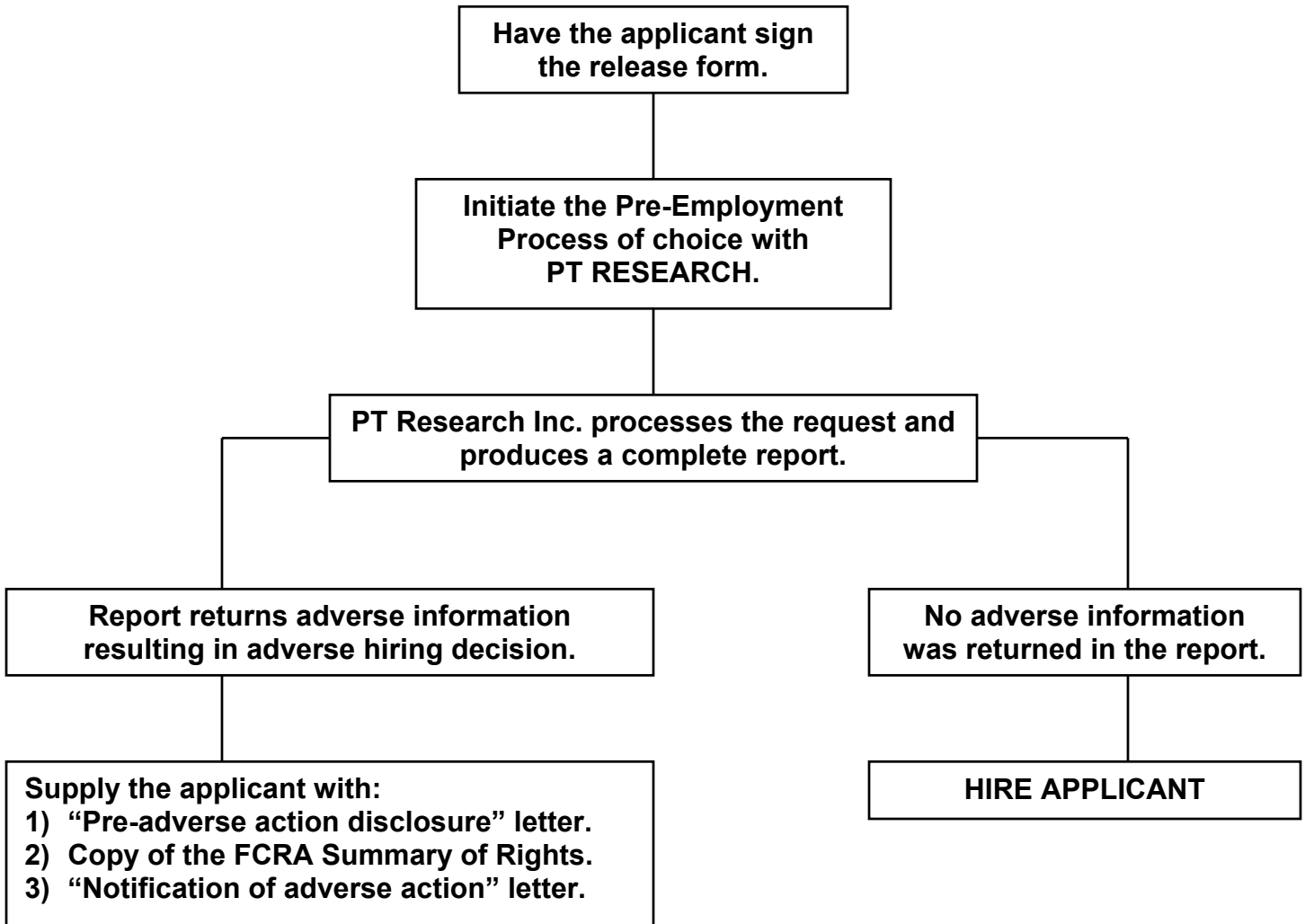


Process and Compliance





Consumer Report / Investigative Consumer Report Disclosure and Release of Information Authorization

I authorize _____ and **PT Research, Inc.**, a consumer-reporting agency, to retrieve information from all personnel, educational institutions, government agencies, companies, corporations, credit reporting agencies, law enforcement agencies at the federal, state or county level, relating to my past activities, to supply any and all information concerning my background, and release the same from any liability resulting in providing such information. The information received may include, but is not limited to, academic, residential, achievement, job performance, attendance, litigation, personal history, credit reports, driving history, and criminal history records. I understand that this information may be transmitted electronically and authorize such transmission.

I understand that a Consumer Report or Investigative Consumer Report ("Consumer Report") may be prepared summarizing this information. If my prior employers and/or references are contacted, the report may include information obtained through personal interviews regarding my character, general reputation, personal characteristics and/or mode of living. I may request a copy of any report that is prepared regarding me and may also request the nature and substance of all information about me contained in the files of the consumer-reporting agency. I understand that I have the right to inspect those files with reasonable notice during regular business hours and that I may be accompanied by one other person. The consumer reporting agency is required to provide someone to explain the contents of my file. I understand that proper identification will be required and that I should direct my request to: **PT Research Inc., P.O. Box 4540, Manchester NH 03108 Phone 1-866-737-2714 Attention: Compliance Officer.**

Are you applying for employment in California, Minnesota or Oklahoma? ___ YES ___ NO
If so, would you like a copy of any Consumer Report prepared on you? ___ YES ___ NO

If you are you applying for employment in the State of California please note that a new Disclosure and Release of Information Authorization is required for any subsequent Consumer Report/Investigative Consumer Report.

Are you applying for a VOLUNTEER position? ___ YES ___ NO

I hereby certify that all the statements and answers set forth on the application form and/or my resume are true and complete to the best of my knowledge, and I understand that if subsequent to employment any such statements and/or answers are found false or that information has been omitted, such false statements or omissions will be just cause for the termination of my employment. Further, I understand that by requesting this information, no promise of employment is being made. *I am willing that a photocopy of this authorization be accepted with the same authority as the original; and that if employed by the above named company, this authorization will remain in effect throughout such employment.*

Signature

Social Security Number

Date

*NOTE: The following information is provided voluntarily and IS NOT considered as part of your application. It is used only for identification purposes in verifying information on your Employment Application. **PLEASE PRINT CLEARLY.***

Last Name

First Name

Middle Name

Street Address

City

State

ZIP

Driver's License Number

State of License

Expires On

Date of Birth*

List any other CITIES AND STATES in which you have lived during the previous 7 years.

List any other LAST NAMES you have used during the previous 7 years.

List any other LAST NAMES under which you received your GED, high school diploma, or other degrees.

*Providing your year of birth is strictly voluntary. This information will enable us to properly identify you in the event we find adverse information during the course of the background search.

FCRA ADVERSE PROCESS AND COMPLIANCE

If you rely on a consumer report for an “adverse action” – denying a job application, reassigning or terminating an employee, or denying a promotion – PT Research provides the following process free of charge, to comply with the Fair Credit Reporting Act.

Step 1: Notify your PTRI Client Service Manager (CSM) via email to proceed with Pre-Adverse information. You must be able to explain which portion of the report has caused the ineligibility.

Step 2: PTRI will mail the following information to the Applicant on your behalf:

- 1) Pre-Adverse Action Disclosure letter
- 2) Copy of the FCRA Summary of Rights
- 3) Copy of Applicant’s Consumer Report

Step 3: Applicant will be allotted 10 business days to contact PTRI to dispute.

- 1) If the applicant does not dispute:
 - a) PTRI assumes all information reported is correct
 - b) You will receive email notification from your CSM – that a dispute has not been initiated by the Applicant
 - c) PTRI will mail the following information to the Applicant on your behalf
 - i. Copy of the FCRA Summary of Rights
 - ii. Final Adverse Disclosure Letter
 - iii. Copy of Applicant’s Consumer Report
- 2) If the applicant contacts PTRI to dispute:
 - a) You will receive email notification from your CSM that a dispute has been initiated.
 - b) PTRI will proceed with a reinvestigation to determine the accuracy of the information reported.
 - c) Upon completion of the reinvestigation your CSM will alert you and the Applicant of any updated or corrected information.
 - d) Based on the content of the PTRI report – a final employment decision can now be made.

Certifications to Consumer Reporting Agencies:

Before giving you an individual’s consumer report, the CRA will require you to certify that you are in compliance with the FCRA and that you will not misuse any information in the report in violation of federal or state equal employment opportunity laws or regulations.



PO Box 4540 Manchester, NH 03108
Ph. 1-866-737-2714 / Fax 603-621-0754
www.ptresearchinc.com

Pre Adverse Action Statement

APPLICANT'S NAME
APPLICANT'S ADDRESS

Dear Mr./Ms. Last Name,

A decision is currently pending concerning your application for/ continued employment with

Your Company Name
Your Company Address
Your Company Address

Enclosed for your information is a copy of the consumer report that you authorized in regard to your application for employment, together with a "Summary of Your Rights Under the Fair Credit Reporting Act".

If there is any information that is inaccurate or incomplete, you should contact this office as soon as possible so an employment decision may be completed. Please contact me directly at 866-737-2714 ext 229 if the information contained in the report is inaccurate. If we do not receive a response within 10 business days we will assume that you are not contesting any information contained in the report. You will receive final notification at the end of the 10 day period.

PT Research Inc
P.O. Box 4540
Manchester NH 03108
ATT: Compliance Officer
866-737-2714



PO Box 4540 Manchester, NH 03108
Ph. 1-866-737-2714 / Fax 603-621-0754
www.ptresearchinc.com

Final Adverse Action Letter

DATE

APPLICANT'S NAME
APPLICANT'S ADDRESS

Dear APPLICANT'S NAME,

We wish to advise you that we cannot give you any further consideration for employment. This action was influenced by information contained in a consumer report, made at our request and provided by:

PT Research, Inc.
Attn: Compliance Officer
P.O. Box 4540
Manchester NH 03108
866-737-2714

Under the Federal Fair Credit Reporting Act we are required to make the following disclosure to you:

You have the right to obtain a free copy of your file from PT Research, Inc. if a request is made within 60 days. Enclosed with the letter dated XX/XX/XXXX, you were provided a copy of the report as prepared by PT Research, Inc. You have the right to obtain from PT Research, Inc., free of cost, an additional copy of the report. PT Research, Inc. must provide a copy of the Federal Trade Commission's Summary of Consumer Rights, which is attached to this letter. The Summary was also included with the letter dated XX/XX/XXXX.

You have the right to dispute directly with PT Research, Inc. the accuracy or completeness of any information provided within five (5) days. PT Research, Inc. did not make the adverse employment decision and is not able to explain why the decision was made.

Sincerely,

Your Name
Your Company Name
Your Company Address
Your Company Address

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., 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 by calling (888) 567-8788.
- **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:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
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 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 1-877-275-3342
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

COMPLIANCE INFORMATION

TO: All PT Research Clients

FROM: Client Services

SUBJECT: Compliance Update – Disposal of Applicant and Employee Screening Information

The most recent amendment to the Federal *Fair Credit Reporting Act (FCRA)*, 15 U.S.C. 1681 *et seq.*, occurred in the *Fair and Accurate Credit Transactions Act (FACTA)*, Public Law 108-159, 12/04/03.

According to the act itself, the purpose of FACTA was: “*To amend the Fair Credit Reporting Act, to prevent identity theft, improve resolution of consumer disputes, improve the accuracy of consumer records, make improvements in the use of, and consumer access to, credit information, and for other purposes.*”

The FACT ACT included three provisions which directly impact employment-screening companies and their clients. Those were:

1. The elimination of the requirement to disclose to and obtain authorization from an existing employee prior to conducting a background screen when the employer suspects wrongdoing or illegal activity on the part of the employee. [15 U.S.C. 1681 § 1681a](x)
2. Beginning January 31, 2005, the requirement to use an updated version of “*A Summary of Your Rights under the Fair Credit Reporting Act*” as prepared by the Federal Trade Commission. [15 U.S.C. 1681 § 1681g](c)
3. **Beginning June 1, 2005, the requirement to properly dispose of employee and applicant personal information.** [15 U.S.C. 1681 § 1681w](a)

The purpose of this memo is to address this disposal requirement (Item 3 above). The Federal Trade Commission has published disposal requirements in the Federal Register, 16 CRF Part 682, which becomes effective June 1, 2005. The requirement appears quite straightforward, as it states:

§ 682.3 Proper disposal of consumer information.

- (a) *Standard.* Any person who maintains or otherwise possesses consumer information for a business purpose must properly dispose of such information by taking reasonable measures to protect against unauthorized access to or use of the information in connection with its disposal.

Note that disposal is not required. Rather, **if you decide to dispose of** applicant and/or employee information, you must do so properly. Subsection (b) then gives examples of proper disposal and includes: 1) Burning, pulverizing, or shredding, 2) Destruction or erasure of electronic media, 3) Entering into a contract with a third party to dispose of material, 4) Implementing policies to protect against unauthorized, unintentional, and improper disposal, and 5) Incorporating disposal policies into “Safeguards Rule” for entities subject to Gramm-Leach-Bliley.

Users of *Consumer Reports* and *Investigative Consumer Reports* (AKA – background reports), and the HR Community overall, have always been subject to confidentiality requirements with applicant and employee data, so we do not expect changes will be needed within client organizations. We bring this to your attention for your general information. Also, we have noted seminars and workshops are being offered by a variety of sources regarding compliance requirements. While such seminars may be helpful, the compliance requirements are not as onerous and dire as some advertisements suggest.

If you have questions or we may be of assistance, please contact us at 866-737-2714

PRIVACY POLICY

PT Research is committed to protecting your privacy and the privacy of your applicants and employees. It is a PT Research policy that company and personal information such as name, address, phone number, e-mail, and search results is private and confidential. We do not sell or rent your company or personal information to others. We use customer information only for the purposes of setting up your profile, delivering our service, enhancing the operation of our site, and administering our systems. We may use third parties to assist in delivering our service, to serve site content, or to help administer customer emails. In such cases, we only give them access to the information needed to do their job, and we require that they abide by PT Research's privacy policies.

When you visit our website, we may collect usage information, such as the URL you came from, your IP address and domain type (e.g. .com or .org, etc.), your browser type, the country, state and telephone area code where your server is located, the pages of our site that were viewed during a visit, and any search terms that you entered on our site. This information is used for internal purposes only and helps us to continually improve our website and service delivery.

We have built our entire technology system so that neither customers nor employees can access company or applicant information without an appropriate password. In addition, we employ SSL data encryption when data is transmitted over the Internet, and have installed robust firewalls to prevent external "hacking" into our system. We also periodically commission external security experts to attempt to gain unwarranted access to our system, to continually ensure that no security breaches exist. In addition, we host our servers internally for added security and reliability.

Our emphasis on privacy and security is equally reflected in the way we work. All of our employees receive a thorough background check at hire and at each annual review thereafter. All staff members with access to database systems or personal information sign legally-binding Non-Disclosure Agreements as a term of their employment. In addition, security training is part of every new employee orientation.

We maintain only paper shredders rather than trash cans, in all production areas and shred all of our trash nightly. Additionally, we have invested in state-of-the-art security equipment in our facilities, and actively monitor and control the entrance of anyone to our premises.

If you have any questions regarding our security and privacy, please contact us at 866-737-2714