

**Christopher Matthew O'Gwin**  
Consumer Background Report  
Ordered  
Delivered  
Status

03/09/2020  
03/09/2020

**Clear**

**Disclaimer:** Some of the information contained in this report is derived from public record databases. The depth of such information available varies. Although every effort has been made to ensure accuracy, GoodHire does not recommend relying solely on information from public record databases to make employment decisions. Depending on the state, public record databases may not contain records that can be retrieved directly from the court through a County Criminal Court Check.

### Summary of Results

### CONSUMER REPORT

 **National Criminal Databases Search**

 **Sex Offender List Search**

### CONSUMER REPORT

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#### National Criminal Databases Search

 **Status: Clear** No records found

#### Your Information

Name Christopher Matthew O'Gwin

#### Criminal Record Databases Searched

**Alabama**  
Department of Corrections  
Proprietary Offender Data

**Indiana**  
Department of Corrections  
Hendricks County

**Ohio**  
Putnam County Court and Court of Common Pleas  
Richland County- Mansfield Municipal

**Alaska**  
Administrative Office of the Courts  
Proprietary Offender Data

**Arizona**  
Department of Corrections  
Administrative Office of the Courts  
Archived Maricopa County Superior  
Maricopa County  
Mohave County  
Pima County  
Proprietary Offender Data

**Arkansas**  
Department of Corrections  
Administrative Office of the Courts  
Proprietary Offender Data

**California**  
Archived Alameda County Court Index  
Archived Butte County Court Index  
Archived Fresno County Municipal Court Index  
Archived San Luis Obispo Superior Court Index  
Archived Santa Cruz County Superior Court Index  
Contra Costa County Municipal Court Index  
Contra Costa County Superior Court Index  
Fresno County Superior Court Index  
Indio Superior and Municipal Court Index  
Los Angeles County Superior Court Index  
Marin County Municipal Court Index  
Marin County Superior Court Index  
Orange County Superior Court Index  
Riverside County Superior and Municipal Court  
Index  
Sacramento County Superior and Municipal Court  
Index  
San Bernardino County Superior Court Index  
San Diego County Municipal Court Index  
San Diego Superior Court Index  
San Mateo County Superior and Municipal Court  
Index

Santa Barbara County Superior Court Index  
Santa Clara Superior and Municipal Court Index  
Shasta Superior  
Stanislaus County Court Index  
Ventura Superior and Municipal Court Index  
Proprietary Offender Data

**Colorado**  
Department of Corrections  
Proprietary Offender Data

**Connecticut**  
Archived Department of Corrections  
Department of Corrections  
Administrative Office of the Courts  
Proprietary Offender Data

**Delaware**  
Non-Instant Statewide Available  
Proprietary Offender Data  
Sex Offender Registry  
District of Columbia  
Department of Corrections  
Proprietary Offender Data

**Florida**  
Department of Corrections  
Archived Administrative Office of the Courts  
Alachua County  
Archived Hernando County Arrest Records  
Archived Monroe County Arrest

Noble County  
Shelby County  
Archived Indiana Counties  
Proprietary Offender Data

**Iowa**  
Archived Department of Corrections  
Administrative Office of the Courts  
Archived Administrative Office of the Courts  
Proprietary Offender Data

**Kansas**  
Department of Corrections  
Sedgwick County  
Archived Sedgwick County  
Proprietary Offender Data

**Kentucky**  
Department of Corrections  
Lexington Fayette  
Proprietary Offender Data

**Louisiana**  
Department of Corrections Parole Board  
Proprietary Offender Data

**Maine**  
Archived Department of Corrections  
Proprietary Offender Data

**Maryland**  
Department of Corrections  
Proprietary Offender Data

**Massachusetts**  
Massachusetts Arrest Records  
Proprietary Offender Data

**Michigan**  
Department of Corrections  
OTIS Department of Corrections  
Wayne County  
Proprietary Offender Data

**Minnesota**  
Department of Corrections  
Administrative Office of the Courts  
Department of Public Safety  
Minneapolis Arrest  
Proprietary Offender Data

**Mississippi**  
Department of Corrections  
Harrison County  
Hinds County  
Proprietary Offender Data

**Missouri**  
Department of Corrections  
Administrative Office of the Courts  
Proprietary Offender Data

**Montana**  
Department of Corrections  
Proprietary Offender Data

**Nebraska**  
Department of Corrections  
Proprietary Offender Data

**Nevada**  
Archived Department of Corrections  
Department of Corrections  
Washoe County  
Proprietary Offender Data

**New Hampshire**  
Department of Corrections  
Proprietary Offender Data

Rocky River Municipal Court (Cuyahoga County)  
Sandusky County Court  
Sandusky County Court of Common Pleas  
Shaker Heights Municipal Court (Cuyahoga County)  
Sidney Municipal Court (Shelby County)  
Stark County- Court of Common Pleas  
Summit County- Cuyahoga Falls Municipal  
Sylvania County Municipal Court  
Trumbull County- Girard Municipal  
Tuscarawas County Court of Common Pleas  
Vermilion Municipal Court (Erie County)  
Warren County- Court of Common Pleas  
Washington County- Marietta Municipal Court  
Washington Municipal Court, Fayette County, OH  
Wood County Court of Common Pleas  
Xenia Municipal Court (Greene County)  
Proprietary Offender Data

**Oklahoma**  
Department of Corrections  
Administrative Office of the Courts  
Proprietary Offender Data

**Oregon**  
Department of Corrections  
Administrative Office of the Courts  
Proprietary Offender Data

**Pennsylvania**  
Department of Corrections  
Administrative Office of the Courts- Magistrates  
Administrative Office of the Courts- Traffic  
Court of Common Pleas  
Proprietary Offender Data

**Rhode Island**  
Department of Corrections  
Archived Administrative Office of the Courts  
Proprietary Offender Data

**South Carolina**  
Department of Corrections  
Administrative Office of the Courts  
Proprietary Offender Data

**South Dakota**  
Proprietary Offender Data

**Tennessee**  
Department of Corrections  
Administrative Office of the Courts TN TJIS  
Davidson County  
Davidson County- Nashville Courts  
Rutherford County Circuit Court  
Rutherford County General Sessions  
Proprietary Offender Data

**Texas**  
Department of Corrections  
Department of Public Safety  
Archived Potter County Felony District Court  
Archived Travis County Felony  
Archived Travis County Misdemeanor  
This database contains current and historical misdemeanor  
information on  
Bell County  
Bexar County Circuit Court  
Bexar County District Court  
Brazoria County  
Brazos County  
Collin County  
Dallas County  
Denton County

Archived Suwannee County

Bay County

Brevard County

Broward County

Broward County Traffic

Charlotte County

Duval County

Highlands County

Hillsborough County

Indian River County

Lake County

Lee County

Leon County

Manatee County

Martin County

Miami-Dade County

Monroe County

Okaloosa County

Orange County

Osceola County

Palm Beach County

Pasco County

Pinellas County

Putnam County

Sarasota County

Seminole County

Volusia County

Proprietary Offender Data

Foreign Nationals

## Georgia

Archived Department of Corrections

Department of Corrections

ved Georgia Bureau of Investigation

Georgia Bureau of Investigation

Cobb County

Archived Decatur Arrest Records

Proprietary Offender Data

Sex Offender Registry

Guam

## Hawaii

Administrative Office of the Courts

Proprietary Offender Data

## Idaho

Department of Corrections

Proprietary Offender Data

## Illinois

Archived Department of Corrections

Department of Corrections

Adams County

Archived Sangamon County

Bond County

Boone County

Carroll County

Christian County

Clark County

Clay County

Clinton County

Coles County

Cook County

Crawford County

Cumberland County

DeWitt County

Edgar County

Edwards County

Effingham County

Fayette County

Ford County

Franklin County

Grundy County

Hamilton County

Henry County

Iroquois County

Jackson County

Jefferson County

Jo Daviess County

Johnson County

Lawrence County

Lee County

Logan County

Macoupin County

Marion County

## New Jersey

Archived Department of Corrections

Department of Corrections

Administrative Office of the Courts

Proprietary Offender Data

## New Mexico

Department of Corrections

Proprietary Offender Data

## New York

Department of Corrections

Proprietary Offender Data

## North Carolina

Archived Department of Corrections

Department of Corrections

Administrative Office of the Courts

Proprietary Offender Data

## North Dakota

Administrative Office of the Courts

Proprietary Offender Data

## Ohio

Department of Corrections

Adams County Court

Adams County- Court of Common Pleas

Akron Municipal

Allen County Court of Common Pleas

Alliance Municipal Court (Stark County)

Ashtabula Court of Common Pleas and Eastern/Western

Municipal Courts

Athens County- Athens Municipal Court

Auglaize County

Avon Lake Municipal Court (Lorain County)

Bedford Municipal Court (Cuyahoga County)

Belmont County- East Municipal Court

Belmont County- Northern Division Court

Belmont County- West Municipal Court

Berea Municipal Court (Cuyahoga County)

Brown County Municipal Court

Butler County Court of Common Pleas

Canton Municipal Court (Stark County)

Champaign County- Champaign Municipal

Chardon Municipal Court (Geauga County)

Clermont County Court of Common Pleas

Clermont County Municipal

Clinton County Court of Common Pleas

Coshocton County Municipal

Crawford County Court of Common Pleas

Cuyahoga County- Garfield Heights Municipal

Dayton Municipal Court (Montgomery County)

East Cleveland Municipal

Elyria Municipal Court (Lorain County)

Euclid Municipal Court (Cuyahoga County)

Fairfield County Court of Common Pleas

Franklin County- Arlington Mayor's Court

Franklin County- Court of Common Pleas

Franklin County- Gahanna Mayor's Court

Franklin County- Grove City Court

Franklin County- Westerville Municipal

Gallipolis Municipal Court (Gallia County)

Greene County- Court of Common Pleas

Guernsey County Court of Common Pleas

Hamilton County Court of Common Pleas

Hamilton County Municipal Court

Hancock County Court of Common Pleas

Hardin Court of Common Pleas

Harrison County- County Court

Huron County - Norwalk Municipal

Huron County Municipal

Jefferson County - Dillonvale Municipal

Lakewood Municipal Court (Cuyahoga County)

Lawrence County Municipal Court

Lebanon Municipal Court (Warren County)

Lima Municipal Court (Allen County)

Logan County Court of Common Pleas

Lorain County Municipal Court

Lucas County- Court of Common Pleas

Mahoning Court of Common Pleas

Marion County- Marion Municipal Court

Massillon Municipal Court (Stark County)

Medina County

Meigs County- County Court

Mentor Municipal Court (Lake County)

El Paso County

Fort Bend County Felony District Court

Fort Bend Misdemeanor County Court

Galveston County

Gregg County

Harris County

Hockley District Court

Jefferson County

Kaufman County District Court

Midland County

Montgomery County

Potter County Misdemeanor

Smith County District and County Courts

Victoria County

Waller County

Williamson County

Proprietary Offender Data

## Utah

Department of Corrections

Administrative Office of the Courts

Proprietary Offender Data

## Vermont

Department of Corrections

Proprietary Offender Data

## Virginia

Department of Corrections (Paroled)

Administrative Office of the Courts

Traffic Court

Archived Fairfax County Circuit Court

Fairfax County Circuit Court

Archived Fairfax County District Court

Proprietary Offender Data

## Washington

Department of Corrections

Courts of Limited Jurisdiction

Superior Courts

Proprietary Offender Data

## West Virginia

Department of Corrections

County Criminal Court Data

Proprietary Offender Data

## Wisconsin

Department of Corrections

Administrative Office of the Courts

Proprietary Offender Data

## Wyoming

Proprietary Offender Data

Mason County  
Mercer County  
Montgomery County  
Morgan County  
Moultrie County  
Ogle County  
Peoria County  
Piatt County  
Pike County  
Pope County  
Richland County  
Rock Island County  
Shelby County  
Stephenson County  
Tazewell County  
Union County  
Vermilion County  
Wabash County  
Washington County  
Wayne County  
White County  
Whiteside County  
Williamson County  
Woodford County  
Proprietary Offender Data

Mercer County - Celina Municipal  
Montgomery County  
Montgomery County - Miamisburg Municipal  
Morgan County- Morgan Municipal Court  
Parma Municipal Court (Cuyahoga County)  
Portage County  
Preble County- Eaton Municipal Court

## Sex Offender List Search

✔ Status: Clear No sex offender records found

### Your Information

Name Christopher Matthew O'Gwin

### Criminal Record Databases Searched

All 50 States, Puerto Rico, and Guam

## Education Center

### National Criminal Databases Search

#### What is the National Criminal Database Search?

This search checks national, state, and county criminal databases using the candidate's name, date of birth, and Social Security number.

#### If you want to be extra cautious:

We suggest you also run a County Criminal Court Search on the counties where you might have a more recent criminal history.

### Sex Offender List Search

#### What is the Sex Offender List Search?

This search uses your name and date of birth to search the list of registered sex offenders.

## State Law Disclosures

### New York Correction Law Article 23 -

#### A Licensure And Employment Of Persons Previously Convicted Of One Or More Criminal Offenses

##### 750. Definitions.

For the purposes of this article, the following terms shall have the following meanings:

- (1) "Public agency" means the state or any local subdivision thereof, or any state or local department, agency, board or commission.
- (2) "Private employer" means any person, company, corporation, labor organization or association which employs ten or more persons.
- (3) "Direct relationship" means that the nature of criminal conduct for which the person was convicted has a direct bearing on his fitness or ability to perform one or more of the duties or responsibilities necessarily related to the license, opportunity, or job in question.
- (4) "License" means any certificate, license, permit or grant of permission required by the laws of this state, its political subdivisions or instrumentalities as a condition for the lawful practice of any occupation, employment, trade, vocation, business, or profession. Provided, however, that "license" shall not, for the purposes of this article, include any license or permit to own, possess, carry, or fire any explosive, pistol, handgun, rifle, shotgun, or other firearm.
- (5) "Employment" means any occupation, vocation or employment, or any form of vocational or educational training. Provided, however, that "employment" shall not, for the purposes of this article, include membership in any law enforcement agency.

##### 751. Applicability.

The provisions of this article shall apply to any application by any person for a license or employment at any public or private employer, who has previously been convicted of one or more criminal offenses in this state or in any other jurisdiction, and to any license or employment held by any person whose conviction of one or more criminal offenses in this state or in any other jurisdiction preceded such employment or granting of a license, except where a mandatory forfeiture, disability or bar to employment is imposed by law, and has not been removed by an executive pardon, certificate of relief from disabilities or certificate of good conduct. Nothing in this article shall be construed to affect any right an employer may have with respect to an intentional misrepresentation in connection with an application for employment made by a prospective employee or previously made by a current employee.

##### 752. Unfair discrimination against persons previously convicted of one or more criminal offenses prohibited.

No application for any license or employment, and no employment or license held by an individual, to which the provisions of this article are applicable, shall be denied or acted upon

adversely by reason of the individual's having been previously convicted of one or more criminal offenses, or by reason of a finding of lack of "good moral character" when such finding is based upon the fact that the individual has previously been convicted of one or more criminal offenses, unless:

(1) There is a direct relationship between one or more of the previous criminal offenses and the specific license or employment sought or held by the individual; or This sample form is provided strictly for educational purposes and should not be construed as legal advice, guidance or counsel. Employers and/or end users of consumer reports should consult with their own counsel about their responsibilities under the FCRA and other applicable laws to ensure compliance and that your needs are met. Accurate Background expressly disclaims any warranties or responsibility or damages associated with or arising out of information provided.

(2) the issuance or continuation of the license or the granting or continuation of the employment would involve an unreasonable risk to property or to the safety or welfare of specific individuals or the general public.

### **753. Factors to be considered concerning a previous criminal conviction; presumption.**

1. In making a determination pursuant to section seven hundred fifty-two of this chapter, the public agency or private employer shall consider the following factors:

(a) The public policy of this state, as expressed in this act, to encourage the licensure and employment of persons previously convicted of one or more criminal offenses.

(b) The specific duties and responsibilities necessarily related to the license or employment sought or held by the person.

(c) The bearing, if any, the criminal offense or offenses for which the person was previously convicted will have on his fitness or ability to perform one or more such duties or responsibilities.

(d) The time which has elapsed since the occurrence of the criminal offense or offenses. (e) The age of the person at the time of occurrence of the criminal offense or offenses.

(f) The seriousness of the offense or offenses.

(g) Any information produced by the person, or produced on his behalf, in regard to his rehabilitation and good conduct.

(h) The legitimate interest of the public agency or private employer in protecting property, and the safety and welfare of specific individuals or the general public.

2. In making a determination pursuant to section seven hundred fifty-two of this chapter, the public agency or private employer shall also give consideration to a certificate of relief from disabilities or a certificate of good conduct issued to the applicant, which certificate shall create a presumption of rehabilitation in regard to the offense or offenses specified therein.

### **754. Written statement upon denial of license or employment.**

At the request of any person previously convicted of one or more criminal offenses who has been denied a license or employment, a public agency or private employer shall provide, within thirty days of a request, a written statement setting forth the reasons for such denial.

### **755. Enforcement.**

1. In relation to actions by public agencies, the provisions of this article shall be enforceable by a proceeding brought pursuant to article seventy-eight of the civil practice law and rules.

2. In relation to actions by private employers, the provisions of this article shall be enforceable by the division of human rights pursuant to the powers and procedures set forth in article fifteen of the executive law, and, concurrently, by the New York city commission on human rights.

## **Summary Of Your Rights Under The Massachusetts Consumer Credit Reporting Act**

You have a right to obtain a copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding eight dollars. There is no fee, however, if you have been turned down for credit, employment, insurance, or rental dwelling because of information in your credit report within the preceding sixty days. The consumer credit reporting agency must provide someone to help you interpret the information in your credit file. Each calendar year you are entitled to receive, upon request, one free consumer credit report.

You have a right to dispute inaccurate information by contacting the consumer reporting agency directly, either in writing or by telephone. The consumer reporting agency shall provide, upon request and without unreasonable delay, a live representative of the consumer reporting agency to assist in dispute resolution whenever possible and practicable, or to the extent consistent with federal law. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current, and verifiable information removed from your credit report. In most cases, under state and federal law, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old, and must remove bankruptcy information only if it is over ten years old.

If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the consumer credit reporting agency must then, within thirty business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning a dispute should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about the disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in the six months preceding your request, or two years in the case of a credit report used for employment purposes. This record shall include the recipients of any consumer credit report.

You have the right to opt out of any prescreening lists compiled by or with the assistance of a consumer credit reporting agency by calling the agency's toll-free telephone number or contacting the agency in writing. You may be entitled to collect compensation, in certain circumstances, if you are damaged by a person's negligent or intentional failure to comply with the credit reporting act.

You have a right to request a "security freeze" on your consumer report. The security freeze will prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization. A security freeze shall be requested by sending a request either by certified mail, overnight mail or regular stamped mail to a consumer reporting agency, or as authorized by regulation. The security freeze is designed to prevent credit, loans or services from being approved in your name without your consent.

You should be aware that using a security freeze may delay, interfere with, or prevent the timely approval of any subsequent request or application you make regarding new loans, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, internet credit card transactions, or other services, including an extension of credit at point of sale.

When you place a security freeze on your consumer report, within 5 business days of receiving your request for a security freeze, the consumer reporting agency shall provide you with a personal identification number or password to use if you choose to remove the freeze on your consumer report or to authorize the release of your consumer report to a specific party or for a specified period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide the following:

- 1 The personal identification number or password provided by the consumer reporting agency;
- 2 Proper identification to verify your identity; and
- 3 The third party or parties who are to receive the consumer report or the specified period of time for which the report shall be available to authorized users of the consumer report

A consumer reporting agency that receives a request from a consumer to lift a freeze on a consumer report shall comply with the request not later than 3 business days after receiving the request.

A security freeze shall not apply to a person or entity, or to its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account, that requests information relative to your consumer report for the purposes of reviewing or collecting the account, if you have previously given consent to the use of your consumer report. "Reviewing the account" includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

## **A Summary Of Your Rights Under The New Jersey Fair Credit Reporting Act**

The state of New Jersey Fair Credit Reporting Act (NJFCRA) is designed to promote accuracy, fairness, consumer confidentiality and the proper use of credit data by each consumer

reporting agency ("CRA") in accordance with the requirements of the NJFCRA

The NJFCRA is modeled after the Federal Fair Credit Reporting Act. You have received a Summary of Your Rights Under the Federal Fair Credit Reporting Act. The two Acts are almost identical, as are your rights under them. You can find the complete text of the NJFCRA at the Department of Consumer Affairs. You may seek damages for violations of the NJFCRA. If a CRA, a user or (in some cases) a provider of CRA data violates the NJFCRA, you may have a legal cause of action.

#### For questions or concerns regarding the NJFCRA please contact:

**DIVISION OF CONSUMER AFFAIRS**  
Department of Law and Public Safety  
124 Halsey Street  
Newark, NJ 07102  
Phone: 800-242-5846  
Phone: 973-504-6200

#### A Summary Of Your Rights Under The Washington Fair Credit Reporting Act

The Washington Fair Credit Reporting Act, located at Chapter 19.182 RCW, substantially parallels the federal Fair Credit Reporting Act and the rights and remedies set forth in the Federal Trade Commission's Summary of Rights, except that, effective July 22, 2007, the Washington State law imposes greater limitations on the reasons for which an employer may obtain a consumer report. Beginning July 22, 2007, an employer may not obtain a consumer report that indicates the consumer's credit worthiness, credit standing, or credit capacity, unless (1) the information is substantially job related and the employer's reasons for using the information are disclosed in writing, or (2) the information is required by law.

#### COMPLAINTS

ANY COMPLAINTS BY CONSUMERS UNDER STATE LAW MAY BE DIRECTED TO:  
**THE ATTORNEY GENERAL'S OFFICE IN WASHINGTON CONSUMER PROTECTION DIVISION**

For Information Call: The Consumer Resource Center  
Statewide Toll-Free Number: 800-551-4636  
Statewide Toll-Free TDD 800-276-9883  
Complaints May Be Made Via U.S. Mail or E-Mail  
Complaints: <http://www.atg.wa.gov/FileAComplaint.aspx>  
(Include your U.S. Mail address with any complaint.)  
Website & Forms: <http://www.atg.wa.gov>

#### 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.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **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 identity 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, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) 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.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) 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.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore)
- **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.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore)

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. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G. Street N.W. Washington, DC20552</p> <p>b. Federal Trade Commission: Consumer Response Center – FCRA 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010 - 9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement &amp; Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20423</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 2042 3</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8th Floor Washington, DC 20549</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E.</p>
<p>8. Federal Land Banks, Federal Lank Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102 - 5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>

## Consumers Have The Right To Obtain A Security Freeze

Pursuant to Title III of the “Economic Growth, Regulatory Relief, and Consumer Protection Act” (PL No. 115-174), you have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

To place a security freeze or fraud alert on your credit report please contact the following consumer reporting agencies:

- **Equifax**  
[www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalIDInfo.jsp](http://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)  
[www.alerts.equifax.com/AutoFraud\\_Online/jsp/fraudAlert.jsp](http://www.alerts.equifax.com/AutoFraud_Online/jsp/fraudAlert.jsp)
- **Experian**  
[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)  
[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)
- **TransUnion**  
[www.transunion.com/credit-freeze/credit-freeze-faq.page](http://www.transunion.com/credit-freeze/credit-freeze-faq.page)  
[www.transunion.com/fraud-victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

*This consumer report is confidential and was furnished for the use of the individual named in this report.  
This report is valid for 90 days from the date it was generated.*