

Employment Insight

An effective employment screening tool

Every time you hire a new employee, you put a lot on the line. The wrong decision could jeopardize your firm's assets, reputation or security. Employment Insight from Experian helps you make informed hiring decisions by providing objective and factual credit information quickly and cost-effectively.

An objective picture of each applicant

Employment Insight enhances traditional employment decision-making tools, such as job applications, interviews, testing and reference checks by:

- Quickly verifying and corroborating information you receive from applicants and other sources
- Expanding on information received from other sources
- Revealing conflicting information that may need further review or clarification
- Providing credit information which would not normally appear on an application, but may have an impact on job performance

Credit information provides insight into an applicant's:

- Responsibility toward his/her obligations
- Integrity and ability to fulfill his/her financial obligations



Employment Insight includes:

- Consumer identification, including Social Security number
- Address information, including length of time at current and previous addresses
- Employment information that provides insight regarding an applicant's previous work history
- Other names used, such as maiden names and aliases
- Public record information on bankruptcies, liens and judgments against the applicant
- Credit history providing an objective overview of how financial obligations are handled over a period of time
- Demographics (including driver's license and phone number verifications), Profile Summary (including payment patterns), Fraud Shield and Direct Check are optional add-on services available from Experian with Employment Insight

To find out more about Employment Insight, contact your local Experian sales representative or call

800 333 4930.

Credit Profile



Inquiry Information

TCA1
RTH 3122250X1J CONSUMER, JONATHAN QUINCY 999-99-9990;
CA-10655 NORTH BIRCH STREET/BURBANK CA 91502,T-35,COPY

PAGE 1 DATE 5-15-99 TIME 10:37:16 PHP26 V306 TCA1

JONATHAN QUINCY CONSUMER
10655 N BIRCH ST
BURBANK CA 91502-1234
RPTD: 6-95 TO 10-97 U 3X
LAST SUB: 2390446

SS: 999-99-9990
234-56-7891*
123-45-6789*

E: AJAX HARDWARE
2035 BROADWAY SUITE 300
LOS ANGELES CA 90019
RPTD: 11-92 I

E: BELL AUTOMOTIVE
111 MAIN STREET
BURBANK CA 91503
RPTD: 5-91 TO 9-91 I

* 1314 SOPHIA LN APT 3
SANTA ANA CA 92708-5678
RPTD: 2-95 U 1X

* 2600 BOWSER ST #312
LOS ANGELES CA 90017-9876
RPTD: 9-92 I

* JACK CONSUMER, JOHN SMITH, JONATHAN SMITH JONES JR

DEMOGRAPHICS

PH: 818.555.1111 UR PH: 706.432.9876 IB PH: 213.876.1234 UB
DL: CA N2345678 HM: OWNER

GEO: 35 123 456789 0 1234

PROFILE SUMMARY

PUBLIC RECORDS-----3 PAST DUE AMT-----\$956 INQUIRIES---3 Satisf ACCTS---7 CNT 04/01/01/20
INSTALL BAL---\$19,580 SCH/EST PAY---\$1,401 INQS/6 MO---2 NOW DEL/DRG---2
R ESTATE BAL---\$234,000 R ESTATE PAY---\$3,128 TRADELINE--10 WAS DEL/DRG---1
REVOLVNG BAL---\$16,757 REVOLVNG AVAIL----34% PAID ACCT---3 OLD TRADE--1-68

PUBLIC RECORDS

* SO CALIF DISTRICT COURT 6-20-94 7-01-95 3011111 \$12,450 CO LIEN REL
C#: 45078321 1 BP: B476P2109

* COUNTY SPR CT SANTA ANA 9-19-93 3019999 \$1,200 CIV CL JUDG
D#: 7505853 1 PLAINTIFF: ALLIED COMPANY
BP: B1234P50987

* U S BANKRUPTCY COURT 2-10-93 3009999 \$100,000-L BK 13-PETIT
D#: 35054539906234561 2 \$8,500-A VOLUN

TRADES

SUBSCRIBER	OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS
SUB# KOB TYP TRM ECOA	BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY
	LAST PD	MONTH PAY	PAST DUE	MAXIMUM	BY MONTH
* CREDIT AND COLLECTION	4-96	\$500-0			COLLACCT
3980999 YC UNK UNK 2	11-05-97	\$250	4-96	(20)	999999999999999999999999

ORIGINAL CREDITOR: DR. JOHN KILDARE

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Information

Y 999-99-9990;CA-10655 NORTH BIRCH ST

HP26 V306 TCA1

00-L \$5,700-H CLOSED CURR ACCT
\$0 5-96 (9) 0CCCCCCCCC
REPORTED BY SUBSCRIBER**

00-L \$500-H CLOSED CURR ACCT
\$0 10-97 (13) BCCCCCCCCC00
RIBER**

50-O PAID CURR ACCT
\$0 10-97 (48) BCCCCCCCCCCC
CCCCCCCCCCCC

25-O OPEN 30 3 TIMES
30 12-97 (39) 1CCCCC1CCCC
56 \$956 2-95/1 CCCCCCCCCCCC

00-L \$1,200-H OPEN CUR WAS 90
\$50 10-97 (99) C0C321CCCC00
CCCCCCCCCCCC

ACCOUNT WAS IN DISPUTE-NOW RESOLVED-REPORTED BY SUBSCRIBER

EMPLOYEES CREDIT UNION 2-85 \$10,000-L \$7,108-H OPEN CURR ACCT
1220855 BC CRC REV 2 1-15-98 \$6,029 2-85 (99) CCCCCCCCCCCC
12-97 \$180 00000000CCCC

HOME FINANCIAL 5-90 \$400,000-O OPEN CURR ACCT
5935250 FM R/E 30Y 2 1-12-98 \$234,000 5-90 (92) CCCCCCCCCCCC
12-97 \$3,128 CCCCCCCCCCCC

STATE BANK 1-90 \$10,000-L \$9,612-H OPEN CURR ACCT
1299987 BC CRC REV 1 1-01-98 \$8,628 1-90 (85) CCCCCCCCCCCC
CCCCCCCCCCCC

TRAVEL CHARGE USA 3-95 \$4,000-H OPEN CURR ACCT
3488520 N CRC 1 1 12-20-97 \$2,050 3-95 (34) CCCCCCCCCCCC
0C0-CCC0000C

INQUIRIES

HEMLOCKS 12-05-97 2313849 DC
BAY COMPANY 12-03-97 2390446 DC \$1,500 CHG REV
HILLSIDE BANK 10-21-96 2240679 BC

MESSAGES

CONSUMER ASSISTANCE CONTACT: EXPERIAN
701 EXPERIAN PARKWAY, PO BOX 949, ALLEN, TX 75013-0000 800.682.7654

END -- EXPERIAN EMPLOYMENT INSIGHT

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High quality and cost-effective

Experian's nationwide database contains files on nearly 200 million credit-active consumers, providing the most current, comprehensive and accurate credit information available in the industry.

With our low per-report cost, you can include Employment Insight as an additional guidance tool for every applicant. Employment Insight reports are also an inexpensive first step in determining what other, often time consuming, methods of employment verification and background checking are required.

Complimentary report for the individual

If an individual requests a copy of the report, Experian will provide it free of charge, regardless of whether or not a job offer was made. To obtain the copy, simply input the keyword 'COPY' at the end of the inquiry. Upon receipt, Experian will mail a copy of the applicant's report in a consumer friendly format, to the name and address provided on the inquiry.

How to order Employment Insight reports

Authorized Experian subscribers can access Experian's database for employment purposes

by using an inquiry type of "H" or "HX" (see data entry example). If you are an authorized subscriber who has not been certified, call your local Experian sales representative for certification information. If you are not already an authorized subscriber, call Experian at 800 333 4930 for more information about the Employment Insight report and new membership sign-up procedures.

Reports are available within seconds through a personal computer or access terminal, eliminating the need to wait days or weeks that other background reports often take.

- **Personal computer access**

Employment Insight reports are available through various inexpensive software packages. Your Experian sales representative can provide you with software recommendations.

- **Terminal access**

Reports can also be generated via teletype terminals. If you wish to lease or purchase a terminal, your Experian sales representative can provide you with vendor recommendations.

The right tool for the right decisions

Your success in selecting quality employees depends on choosing the right tools to help you in your employment decision process.

Data entry example

To generate an Employment Insight report, enter the following information using an inquiry type of 'H' or 'HX'. To request that a copy be sent to the applicant, enter the keyword 'COPY.' Note: for authorization to pull an Employment Insight report, contact your Experian sales representative.

Report example

See the Employment Insight report example displayed to the left. Demographics and Profile Summary from Experian are optional add-on services that are included on the sample report.

TCA1

RTH 3122250X1J CONSUMER,JONATHAN QUINCY 999999990;
CA-10655 NORTH BIRCH STREET/BURBANK CA 91502,COPY

Employment Insight and the law

The Fair Credit Reporting Act, as amended by the Consumer Credit Reporting Reform Act of 1996, allows users access to a consumer's credit report for employment purposes. The law imposes several conditions on users who pull consumer reports for employment purposes (Experian's Employment Insight report).

The law requires that users certify to Experian that:

- Prior to pulling a consumer report, they provide a separate, written document to the consumer disclosing that a consumer report may be obtained for employment purposes and obtain written authorization from the consumer for pulling his or her consumer report
- Prior to taking adverse action, based in whole or in part on the consumer report, the user will provide to the consumer a copy of the consumer report and a summary of the consumer's rights as prescribed by the Federal Trade Commission ("Consumer Rights")
- The user will not use a consumer report in violation of any applicable federal or state equal employment opportunity law or regulation

The Fair Credit Reporting Act has specific requirements on users taking adverse actions based on information contained in consumer reports. One of these duties include providing Experian's name, address and telephone number to consumers. Your Experian sales representative can provide you with a copy of the complete requirements as prescribed by the Fair Credit Reporting Act.

Experian strongly recommends that employment not be denied solely on the basis of Employment Insight reports. Some states require additional notifications to consumers. (See state laws affecting Employment Insight.)

The law also requires Experian to provide Consumer Rights to users of consumer reports for employment purposes. An initial supply of Consumer Rights will be provided to you by your Experian sales representative. Thereafter a

supply will be periodically mailed to you.

Experian requires users to attach the Consumer Rights to each Employment Insight report that is received.

As part of the Employment Insight service, Experian notifies consumers that their file was accessed whenever the file contains derogatory public record information, such as bankruptcies, liens and judgments.

Employment Insight also assists users from inadvertently violating equal employment opportunity laws by suppressing year of birth and spouse reference. It is also Experian's policy to suppress account number information which is irrelevant to hiring decisions. Additionally, Employment Insight inquiries display only on consumer reports provided to the consumer.

State laws affecting Employment Insight California

California Civil Code prescribes additional responsibilities for subscribers who procure an Employment Insight report on a consumer with a current address in California. California law requires that in addition to the written disclosure required by the Fair Credit Reporting Act, the user must also offer the consumer a box to check to receive a copy of the report at no charge to the consumer.

Minnesota

Minnesota's law affects subscribers who procure an Employment Insight report on a consumer with a current address in Minnesota. In addition to the written disclosure required by the Fair Credit Reporting Act, users must provide a box for the consumer to check to receive a copy of the report.

Maryland

The state of Maryland requires account numbers associated with individual tradelines to be suppressed from all credit reports used for employment purposes. In compliance with this law, Experian suppresses account numbers on all Employment Insight reports, including reports on consumers that have current addresses in Maryland.

505 City Parkway West
Orange, CA 92868
800 333 4930

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