

First Advantage
P. O. Box 50467
Indianapolis, IN 46209-1002

06/10/2021

HY VUONG
1420 VALIANT DR
FENTON, MO 63026

Dear HY VUONG :

Pursuant to your request, attached is a copy of your Consumer Report that was requested by:

LOWE'S
P O BOX 1000
MOORESVILLE,NC,28115

The results of this report are confidential and will not be distributed to any organization other than the one that originally requested it.

The report is not an indication of an acceptance or a rejection of your employment or service.

If you have any questions or concerns regarding the Consumer Report or if you do not agree with the accuracy or completeness of the information, you have the right to dispute such information with First Advantage Background Services Corp by contacting:

First Advantage, Consumer Disclosure Center
PO Box 105292
Atlanta, GA 30348
1-800-845-6004

Sincerely,
First Advantage
Enclosures: Copy of Consumer Report
Summary of Your Rights under the Fair Credit Reporting Act

Background Report

Confidential

HY G VUONG
XXX-XX-XXXX
CID - 196287998

LOWE'S
P O BOX 1000
MOORESVILLE, NC 28115

Caution to Customer: Under the terms of the service agreement, this report is delivered with the understanding that the recipient client will hold the same in strict confidence and not disclose it to third parties and furthermore is to be used only for the purpose indicated in the Client's agreement for service, i.e. employment/volunteer/or resident/tenant screening purposes. This report and information provided therein is strictly confidential as it contains personal and sensitive information of the consumer/applicant/candidate/employee and must be utilized solely for the business purposes consistent with the declared purpose in the service agreement and is not to be used by the client or third parties for any other purposes. Client agrees to abide and comply with all applicable laws in connection with this report including data privacy, data protection laws and other similar applicable regulations.

First Advantage is not the source of the data provided in this report in that the data is collected by First Advantage from third party data sources such as public records held in governmental databases or courthouses, schools, colleges, universities, company officials, or third party proprietary databases etc. Accordingly First Advantage does not warrant the accuracy of the information provided by those third parties and expressly disclaims any and all liability for any and all claimed losses, damages, expenses including attorney fees and costs incurred as a result of reliance upon the content of this report.

For US-based Clients or Clients obtaining reports on US residents: Client certifies that it has complied with the Fair Credit Reporting Act (FCRA) and that it has provided a clear disclosure in compliance with the FCRA to the consumer/applicant/candidate/employee and obtained consent and authorization from the consumer/applicant/candidate employee in order to receive this report. If the client intends to take adverse action based in whole or in part on the contents of this report, the client must provide the consumer with a copy of the report, a summary of consumers rights as prescribed by FCRA section 1681g(c)(3) and a copy of any applicable state law rights before taking any action, wait a reasonable period of time for the consumer to dispute any inaccurate information and then can take adverse action. First Advantage has provided your company with copies of the CFPB Summary of Rights for this purpose.

For California based Clients or Clients obtaining reports on California residents: In California an investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

If you are a First Advantage Please contact the First Advantage Consumer Center at:
Consumer

1-800-845-6004 Toll Free (within the U.S.)

+1 971-280-8128 Toll Number (outside the U.S.)

Or visit <http://fadv.com/our-company/contact-support.aspx> for local contact details

First Advantage Customers Please contact the CHARLOTTE EMPLOYMENT SERVICE CENTER at:

General Consumer Information

Consumer's Name HY G VUONG

Location LWS1055

Client Name LOWE'S

Requestor 2565751

The following consumer information was used in the production of this report:

Last Name, First Name, Middle Name, SSN, Date of Birth, Address

SSN XXX-XX-XXXX

Address 1420 VALIANT DR
FENTON, MO 63026

Date of Birth XX/XXX/XXXX

Consumer Contact (314)359-3776

**Consumer Alternate
Contact**

Other Names Provided

Last Name, Suffix	First Name	Middle Name
VUONG	BEN	None Provided

Information Regarding this Order:

Position Applied For CASHIER

Date Ordered 10/Jun/2021 06:32:44 PM

Background Check 10/Jun/2021 10:52:58 PM

Report Last Updated 10/Jun/2021 10:52:58 PM
on

Completion Date

Date Report Printed 10/Jun/2021 10:53:00 PM

Prior Convictions Reported by the Applicant

None

Reporting

Label	Value
Line of Business	Store
District	LWS_USA_Market - 124
Region	LWS_USA_Lo
Division	LWS_USA_We
Kenexa Req Id	2011647BR
Kenexa Candidate Ref Id	17313411

All timestamps represent US Eastern Time

Note that different elements were searched and completed at different times from the start of the order - please refer to the timestamp associated with each element.

First Advantage Background Report Summary**Consumer's Name** HY G VUONG**Date Ordered:** 10/Jun/2021 06:32:44 PM**Background Check** 10/Jun/2021 10:52:58 PM**Completion Date:****Score Result** Approved**Package Name: STANDARD**

Package Searches Ordered	Status	Review	Score
First Advantage National Criminal File	Complete	No	
First Advantage National Criminal File FENTON, ST. LOUIS, MO	Complete	No	Eligible
Felony Including Misdemeanor	Complete	No	
Felony Including Misdemeanor FENTON, ST. LOUIS, MO	Complete	No	Eligible
National Sex Offender Registry	Complete	No	
National Sex Offender Registry Search - Department Of Justice Web Site	Complete	No	Eligible

Additional Searches Ordered

NONE

* Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.

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*** This product has been blocked from delivery due to compliance related restrictions.

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First Advantage National Criminal File FENTON, ST. LOUIS, MO		Status: Complete
Date Completed: 10/Jun/2021		Score: Eligible
Record Source	DATABASE SEARCH	
Search Results	No Record Found	
Search Type	First Advantage National Criminal File Search	
Date of Search	10/Jun/2021	
Address Covered	1420 VALIANT DR	
Address City Covered	FENTON	
Address County Covered	ST. LOUIS	
Address State Covered	MO	
Address Zip	63026	
Given Name Searched	HY G VUONG	
Order Process History		
Date	Description	
10/Jun/2021 06:33:40 PM	Record Ordered.	
10/Jun/2021 06:34:14 PM	Search In Progress.	
10/Jun/2021 06:34:15 PM	Record Judged.	

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Felony Including Misdemeanor FENTON, ST. LOUIS, MO		Status: Complete
Date Completed: 10/Jun/2021		Score: Eligible
Record Source	ST. LOUIS COUNTY CIRCUIT COURT	
Search Results	No Record Found	
Search Type	FELONY INDEX SEARCH INCLUDE MISDEMEANORS	
Date of Search	10/Jun/2021	
Search Period	05/27/2014 - 05/27/2021	
Address Covered	1420 VALIANT DR	
Address City Covered	FENTON	
Address County Covered	ST. LOUIS	
Address State Covered	MO	
Address Zip	63026	
Location	7900 CARONDOLET CLAYTON ST. LOUIS COUNTY	
Given Name Searched	HY G VUONG	
Developed Name Searched	BEN VUONG	
Source Status History		
Status Date	Description	
10/Jun/2021 06:33:52 PM	Search in progress. Estimated completion by 06/14/2021	
Order Process History		
Date	Description	
10/Jun/2021 06:33:40 PM	Search In Progress.	
10/Jun/2021 06:33:42 PM	Search In Progress.	

National Sex Offender Registry Search - Department Of Justice Web Site**Status: Complete**
Score: Eligible**Date Completed: 10/Jun/2021**

Record Source	NATIONAL SEX OFFENDER REGISTRY
Search Results	No Record Found
Search Type	NATIONAL SEX OFFENDER REGISTRY SEARCH-DEPT OF JUSTICE
Date of Search	10/Jun/2021
Search Period	05/27/2014 - 05/27/2021
Given Name Searched	HY G VUONG
Developed Name Searched	BEN VUONG

Source Status History

Status Date	Description
10/Jun/2021 06:33:53 PM	Search in progress. Estimated completion by 06/11/2021

Order Process History

Date	Description
10/Jun/2021 06:33:40 PM	Search In Progress.
10/Jun/2021 06:33:43 PM	Search In Progress.
10/Jun/2021 06:41:26 PM	Search In Progress.
10/Jun/2021 06:41:26 PM	Record Judged.

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

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 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 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 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.
- **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).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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.

- **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.

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
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates. b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552 b. Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks 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 c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314

3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street SW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20549
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357

For Missouri Residents:

Missouri File Freeze Information:

Missouri Consumers Have the Right to Obtain a Security Freeze

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by mail or via other approved methods. 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, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report for a period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

- (1) The personal identification number or password;
- (2) Proper identification to verify your identity;
- (3) The proper information regarding the period of time for which the report shall be available.

A consumer credit reporting agency must authorize the release of your credit report no later than fifteen minutes after receiving the above information, under certain circumstances.

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.

You have a right to bring civil action against anyone, including a consumer credit reporting agency, who improperly obtains access to a file, knowingly misuses file data, or fails to correct inaccurate file data."

If you wish to obtain a security freeze on your file you should contact First Advantage at: 800-321-4473.