

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

04/08/2022

JENNA WELLER  
646 N UNIVERSITY AVE APT 312  
PROVO, UT 84601-1670

Dear JENNA WELLER :

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

DELOITTE & TOUCHE LLP  
DELOITTE CONSULTING INDIA  
SERILINGAMPALLY RANGA REDDY HYDERA  
HYDERABAD, INDIA,500081

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**

**JENNA NICOLE WELLER**

**XXX-XX-XXXX**

**CID - 222128886**

DELOITTE & TOUCHE LLP

DELOITTE CONSULTING INDIA

SERILINGAMPALLY RANGA REDDY HYDERA

HYDERABAD, INDIA 500081

**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, if required 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 Consumer Please contact the First Advantage Consumer Center at:

**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 ATLANTA EMPLOYMENT SERVICE CENTER at:

## General Consumer Information

**Consumer's Name** JENNA NICOLE WELLER

**Legal Entity** DELOITTE & TOUCHE LLP

**Client Name** DELOITTE & TOUCHE LLP

**RMS ID** 40961517

**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** 646 N UNIVERSITY AVE  
APT 312  
PROVO, UT 84601-1670

**Date of Birth** XX/XX/XXXX

**Consumer Contact** (925)446-0666

**Consumer Alternate  
Contact**

### Other Names

Not Provided

### Information Regarding this Order:

**Position Applied For** 52845

**Date Ordered** 06/Apr/2022 04:41:44 AM

**Background Check** 08/Apr/2022 03:36:18 PM **Report Last Updated** 08/Apr/2022 03:36:18 PM  
**Completion Date** on

**Date Report Printed** 08/Apr/2022 03:36:21 PM

### Additional Information

Label	Value
Requisition Number	52845
Location Preference	United States-Tampa-TPA
Deloitte U.S. Firm Applying To	Deloitte & TOUCHE LLP
Recruiter Name	Not in list
Recruiter Email	MGUSTAFSON@DELOITTE.COM
Candidate ID	40961517

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** JENNA NICOLE WELLER**Date Ordered:** 06/Apr/2022 04:41:44 AM**Background Check** 08/Apr/2022 03:36:18 PM**Completion Date:****Score Result** Eligible**Package Name: 5 YEAR PACKAGE**

<b>Package Searches Ordered</b>	<b>Status</b>	<b>Review</b>	<b>Score</b>
HEAL w/ OIG, SAM & all Federal Sources	Complete	No	
HEAL w/ OIG, SAM & all Federal Sources	Complete	No	Eligible
Social Security Verification	Complete	No	
Social Security Verification	Complete	No	Eligible
Former Employment	Complete	No	
Former Employment - IN SCHOOL-(958850) PROVO, UT	Complete	No	Eligible
Former Employment - IN SCHOOL-(958849) PROVO, UT	Complete	No	Eligible
Former Employment - OTHER-(958877) PROVO, UT	Complete	No	Eligible
Former Employment - OTHER-(958864) PROVO, UT	Complete	No	Eligible
Former Employment - OTHER-(958891) PROVO, UT	Complete	No	Eligible
Former Employment - OTHER-(958890) PROVO, UT	Complete	No	Eligible
Former Employment - RELAY -(931617) LEHI, UT	Complete	No	Eligible
Former Employment - OTHER-(958808) PROVO, UT	Complete	No	Eligible
Former Employment - LUNARDI'S MARKETS-(931618) DANVILLE, CA	Complete	No	Eligible
Former Employment - IN SCHOOL-(958818) PROVO, UT	Complete	No	Eligible
Former Employment - IN SCHOOL-(958809) PROVO, UT	Complete	No	Eligible
Education	Complete	No	
Education - BRIGHAM YOUNG UNIVERSITY PROVO, UT	Complete	No	Eligible
First Advantage National Criminal File Plus	Complete	No	
First Advantage National Criminal File Plus PROVO, UTAH, UT	Complete	No	Eligible
Felony, Misdemeanor Or Other	Complete	No	
Felony, Misdemeanor Or Other ALAMO, CONTRA COSTA, CA	Complete	No	Eligible
Felony, Misdemeanor Or Other LEHI, UTAH, UT	Complete	No	Eligible
Statewide Criminal	Complete		
Utah State Court System	Complete	No	Eligible
Federal Criminal	Complete	No	
Federal Criminal ALAMO, CONTRA COSTA, CA	Complete	No	Eligible
Federal Criminal LEHI, UTAH, UT	Complete	No	Eligible
National Sex Offender Registry	Complete	No	
National Sex Offender Registry Search - Department Of Justice Web Site	Complete	No	Eligible
Global Sanction Search	Complete	No	
First Advantage Global Sanction Search	Complete	No	Eligible
First Advantage Financial Sanctions Search	Complete	No	
First Advantage Financial Sanctions Search	Complete	No	Eligible

**Additional Searches Ordered**

NONE

**Score Status**

04/08/2022

\* 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.

\*\* 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.

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

\*\*\*\* Criminal Background Check to be completed after all other elements are completed as per customer's instructions for compliance with NYC Fair Chance Law.

## Social Security Number Validation

### Note

The Social Security Number Validation is a process where the SSN is confirmed as being issued by the Social Security Administration. The Social Security Number Validation also confirms that the SSN does not belong to a deceased individual.

**Valid SSN?** Yes

**State Issued** CALIFORNIA

**Date Issued** BETWEEN 2000-2000

**Reported Deceased?** No

### Disclaimer

The results of the Social Security Number Validation do not provide a verification that the Social Security Number belongs to the Consumer of this report.

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HEAL w/ OIG, SAM & all Federal Sources		Status: Complete
Date Completed: 06/Apr/2022		Score: Eligible
Record Source	None	
Search Results	Complete	
Remark		
NO MATCH FOUND.		
Order Process History		
Date	Description	
06/Apr/2022 04:41:46 AM	Electronically Ordered.	
06/Apr/2022 04:46:52 AM	Record Judged.	

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National Sex Offender Registry Search - Department Of Justice Web Site		Status: Complete
Date Completed: 06/Apr/2022		Score: Eligible
Record Source	NATIONAL SEX OFFENDER REGISTRY	
Search Results	No Record Found	
Search Type	NATIONAL SEX OFFENDER REGISTRY SEARCH-DEPT OF JUSTICE	
Date of Search	06/Apr/2022	
Search Period	03/23/2015 - 03/23/2022	
Given Name Searched	JENNA NICOLE WELLER	
Developed Name Searched	JENNA WELLER	
Source Status History		
Status Date	Description	
06/Apr/2022 04:42:34 AM	Search in progress. Estimated completion by 04/07/2022	
Order Process History		
Date	Description	
06/Apr/2022 04:41:46 AM	Search In Progress.	
06/Apr/2022 04:41:49 AM	Search In Progress.	
06/Apr/2022 05:10:34 AM	Search In Progress.	
06/Apr/2022 05:10:34 AM	Record Judged.	

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<b>First Advantage Global Sanction Search</b>		<b>Status:</b>	<b>Complete</b>
<b>Date Completed: 06/Apr/2022</b>		<b>Score:</b>	<b>Eligible</b>
<b>Record Source</b>	FIRST ADVANTAGE GLOBAL SANCTIONS DATABASE		
<b>Search Results</b>	No Record Found		
<b>Search Type</b>	FIRST ADVANTAGE GLOBAL SANCTION SEARCH		
<b>Date of Search</b>	06/Apr/2022		
<b>Search Period</b>	03/23/2015 - 04/06/2022		
<b>Location</b>	CONCOURSE PKWY ATLANTA FULTON COUNTY		

**Given Name Searched** JENNA WELLER

**Developed Name Searched** JENNA WELLER

#### Source Status History

Status Date	Description
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06/Apr/2022 04:42:34 AM	Search in progress. Estimated completion by 04/07/2022
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#### Order Process History

Date	Description
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06/Apr/2022 04:41:45 AM	Search In Progress.
06/Apr/2022 04:41:49 AM	Search In Progress.
06/Apr/2022 04:47:47 AM	Search In Progress.
06/Apr/2022 04:47:47 AM	Record Judged.

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#### Social Security Verification

**Status:** Complete  
**Score:** Eligible

**Date Completed:** 06/Apr/2022

The Social Security Number Verification (SSNV) matches the given SSN against consumer credit files contained in the databases of nationwide credit reporting agencies. The credit bureaus' consumer credit files contain information provided by companies with which the consumer has had financial dealings and/or public record information collected by the bureaus from the courts. The SSNV does not verify that the Social Security Administration issued a specific SSN to a consumer.

**Social Security Verification results and Remarks returned from this search are for informational purposes and should not be relied upon as a basis for determining the eligibility of a consumer for credit, insurance, employment or any other product or service, without additional review with and clarification from the consumer.**

SOCIAL SECURITY VERIFICATION NAME AND ADDRESS INFORMATION OBTAINED FROM: EXPERIAN

#### Customer Provided Information

**SSN** XXX-XX-XXXX

**DOB** XX/XXX/XXXX

**SSN State Issued**

**SSN Year Issued** 2000

**Name Type** Report Subject

**Name** WELLER, JENNA

**Addr Type** Residence Address

**First Date** 04/01/2018 **Last** 01/01/2020

**Address** 135 LARK CT

ALAMO, CA 94507

#### Remarks and/or Social Security Alerts

04/06/22: SUBJECT NAME RETURNED MATCHED WITH A DEVELOPED NAME.

04/06/22: AN ADDRESS DISCREPANCY WAS FOUND. SUBJECT ADDRESS DOES NOT MATCH ADDRESS ON FILE.

04/06/22: NO ALERTS RETURNED FROM SEARCH.

#### Order Process History

Date	Description
------	-------------

06/Apr/2022 04:41:46 AM	Search In Progress.
06/Apr/2022 04:46:50 AM	Search In Progress.
06/Apr/2022 07:35:13 AM	Record Judged.

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**Former Employment - IN SCHOOL-(958850) PROVO, UT****Status: Complete**  
**Score: Eligible****Date Completed: 06/Apr/2022****Consideration Code** Closed per client request**Company** IN SCHOOL-(958850)**Line of Business****Address** 646 N UNIVERSITY AVE APT  
312  
PROVO, UT 84601-1670

	Verified by First Advantage	Provided by Consumer
<b>Position</b>		IN SCHOOL
<b>Employment Dates</b>		01/Aug/2020 to 01/Apr/2021
<b>Location</b>		
<b>Salary</b>		0 /Other

**Remark**

04/06/22: PLEASE NOTE THIS IS A PERIOD OF UNEMPLOYMENT

Order Process History	
Date	Description
06/Apr/2022 04:41:45 AM	Verification Request Received and/or Ready For Processing.
06/Apr/2022 04:41:46 AM	Verification In Progress
06/Apr/2022 04:56:49 AM	Verification Request Received and/or Ready For Processing.
06/Apr/2022 05:00:12 AM	Phone Number Invalid -- First Advantage Is Researching Request -- Delay Possible
06/Apr/2022 05:07:11 AM	First Advantage Research In Progress For Alternate Phone Number -- Delay Possible.
06/Apr/2022 08:11:11 AM	Client Request (Do Not Verify)
06/Apr/2022 08:11:17 AM	Element Completed.

[Back to top](#)**Former Employment - IN SCHOOL-(958849) PROVO, UT****Status: Complete**  
**Score: Eligible****Date Completed: 06/Apr/2022****Consideration Code** Closed per client request**Company** IN SCHOOL-(958849)**Line of Business****Address** 646 N UNIVERSITY AVE APT  
312  
PROVO, UT 84601-1670

	Verified by First Advantage	Provided by Consumer
<b>Position</b>		IN SCHOOL
<b>Employment Dates</b>		01/Aug/2019 to 01/Apr/2020
<b>Location</b>		
<b>Salary</b>		0 /Other

**Remark**

04/06/22: PLEASE NOTE THIS IS A PERIOD OF UNEMPLOYMENT

Order Process History	
Date	Description
06/Apr/2022 04:41:45 AM	Verification Request Received and/or Ready For Processing.
06/Apr/2022 04:41:46 AM	Verification In Progress
06/Apr/2022 04:56:49 AM	Verification Request Received and/or Ready For Processing.
06/Apr/2022 05:00:12 AM	Phone Number Invalid -- First Advantage Is Researching Request -- Delay

06/Apr/2022 05:00:10 AM	Possible
06/Apr/2022 05:07:11 AM	First Advantage Research In Progress For Alternate Phone Number -- Delay Possible.
06/Apr/2022 08:10:52 AM	Client Request (Do Not Verify)
06/Apr/2022 08:10:58 AM	Element Completed.

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**Former Employment - OTHER-(958877) PROVO, UT**

**Status:** Complete  
**Score:** Eligible

**Date Completed: 06/Apr/2022**

**Consideration Code** Closed per client request

**Company** OTHER-(958877)

**Line of Business**

**Address** 646 N UNIVERSITY AVE APT  
312  
PROVO, UT 84601-1670

	Verified by First Advantage	Provided by Consumer
<b>Position</b>		OTHER
<b>Employment Dates</b>		01/May/2019 to 01/May/2019
<b>Location</b>		
<b>Salary</b>		0 /Other

**Remark**

04/06/22: THIS IS THE PERIOD OF UNEMPLOYMENT.

Order Process History	
Date	Description
06/Apr/2022 04:41:45 AM	Verification Request Received and/or Ready For Processing.
06/Apr/2022 04:41:46 AM	Verification In Progress
06/Apr/2022 04:56:49 AM	Verification Request Received and/or Ready For Processing.
06/Apr/2022 05:00:04 AM	Phone Number Invalid -- First Advantage Is Researching Request -- Delay Possible
06/Apr/2022 05:07:11 AM	First Advantage Research In Progress For Alternate Phone Number -- Delay Possible.
06/Apr/2022 08:16:22 AM	Client Request (Do Not Verify)
06/Apr/2022 08:16:31 AM	Element Completed.

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**Former Employment - OTHER-(958864) PROVO, UT**

**Status:** Complete  
**Score:** Eligible

**Date Completed: 06/Apr/2022**

**Consideration Code** Closed per client request

**Company** OTHER-(958864)

**Line of Business**

**Address** 646 N UNIVERSITY AVE APT  
312  
PROVO, UT 84601-1670

	Verified by First Advantage	Provided by Consumer
<b>Position</b>		OTHER
<b>Employment Dates</b>		01/May/2018 to 01/Jul/2018
<b>Location</b>		
<b>Salary</b>		0 /Other

**Remark**

04/06/22: THIS IS THE PERIOD OF UNEMPLOYMENT.

Order Process History	
Date	Description
06/Apr/2022 04:41:45 AM	Verification Request Received and/or Ready For Processing.
06/Apr/2022 04:41:46 AM	Verification In Progress
06/Apr/2022 04:56:49 AM	Verification Request Received and/or Ready For Processing.
06/Apr/2022 05:00:19 AM	Phone Number Invalid -- First Advantage Is Researching Request -- Delay Possible
06/Apr/2022 05:07:11 AM	First Advantage Research In Progress For Alternate Phone Number -- Delay Possible.
06/Apr/2022 08:16:54 AM	Client Request (Do Not Verify)
06/Apr/2022 08:17:03 AM	Element Completed.

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**Former Employment - OTHER-(958891) PROVO, UT**

**Status: Complete**  
**Score: Eligible**

**Date Completed: 06/Apr/2022**

**Consideration Code** Closed per client request

**Company** OTHER-(958891)

**Line of Business**

**Address** 646 N UNIVERSITY AVE APT  
312  
PROVO, UT 84601-1670

	Verified by First Advantage	Provided by Consumer
<b>Position</b>		OTHER
<b>Employment Dates</b>		01/Jun/2021 to 01/Jul/2021
<b>Location</b>		
<b>Salary</b>		0 /Other

**Remark**

04/06/22: THIS IS THE PERIOD OF UNEMPLOYMENT.

Order Process History	
Date	Description
06/Apr/2022 04:41:45 AM	Verification Request Received and/or Ready For Processing.
06/Apr/2022 04:41:46 AM	Verification In Progress
06/Apr/2022 04:56:49 AM	Verification Request Received and/or Ready For Processing.
06/Apr/2022 05:00:06 AM	Phone Number Invalid -- First Advantage Is Researching Request -- Delay Possible
06/Apr/2022 05:07:11 AM	First Advantage Research In Progress For Alternate Phone Number -- Delay Possible.
06/Apr/2022 08:15:21 AM	Client Request (Do Not Verify)
06/Apr/2022 08:15:29 AM	Element Completed.

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**Former Employment - OTHER-(958890) PROVO, UT**

**Status: Complete**  
**Score: Eligible**

**Date Completed: 06/Apr/2022**

**Consideration Code** Closed per client request

**Company** OTHER-(958890)

**Line of Business**

**Address** 646 N UNIVERSITY AVE APT  
312  
PROVO, UT 84601-1670

Verified by First Advantage	Provided by Consumer
<b>Position</b>	OTHER
<b>Employment Dates</b>	01/May/2020 to 01/Jul/2020
<b>Location</b>	
<b>Salary</b>	0 /Other

**Remark**

04/06/22: THIS IS THE PERIOD OF UNEMPLOYMENT.

Order Process History	
Date	Description
06/Apr/2022 04:41:45 AM	Verification Request Received and/or Ready For Processing.
06/Apr/2022 04:41:46 AM	Verification In Progress
06/Apr/2022 04:56:49 AM	Verification Request Received and/or Ready For Processing.
06/Apr/2022 05:00:16 AM	Phone Number Invalid -- First Advantage Is Researching Request -- Delay Possible
06/Apr/2022 05:07:11 AM	First Advantage Research In Progress For Alternate Phone Number -- Delay Possible.
06/Apr/2022 08:15:48 AM	Client Request (Do Not Verify)
06/Apr/2022 08:15:56 AM	Element Completed.

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<b>Former Employment - RELAY -(931617) LEHI, UT</b>	<b>Status: Complete</b>
<b>Date Completed: 08/Apr/2022</b>	<b>Score: Eligible</b>

**Consideration Code** No Considerations

**Company** RELAY -(931617)

**Line of Business** SOFTWARE ASSET SERVICE

**Address** 3301 N THANKSGIVING  
WAY # 125  
LEHI, UT 84043-4128

)

Verified by First Advantage	Provided by Consumer
<b>Position</b>	Full-time SOFTWARE ENGINEER INTERN SOFTWARE ENGINEER INTERN
<b>Employment Dates</b>	01/Feb/2021 to 01/May/2021 01/Feb/2021 to 01/May/2021
<b>Location</b>	
<b>Salary</b>	0 /Other
<b>Duties</b>	SOFTWARE ENGINEERING
<b>Reason Left</b>	END OF INTERNSHIP
<b>Rehire Eligibility</b>	Yes

Source Information				
Date	Title	Contact Method(Telephone)	Contact Method(Fax)	Contact Method(Email)
07/Apr/2022 03:19:00 PM	GENERAL VOICE MAIL	(888)588-8061		
08/Apr/2022 02:25:00 PM	CEO	(888)588-8061		
06/Apr/2022 04:27:00 PM	GENERAL VOICE MAIL	(888)588-8061		

**Remark**

04/06/22: AN ATTEMPT WAS MADE TO CONTACT QUALIFIED SOURCES FOR VERIFICATION AND WE WERE REQUIRED TO LEAVE A MESSAGE IN THE COMPANY VOICEMAIL. WE ARE PENDING A RESPONSE.

04/07/22: AN ATTEMPT WAS MADE TO CONTACT QUALIFIED SOURCES FOR VERIFICATION AND WE WERE

REQUIRED TO LEAVE A MESSAGE IN THE COMPANY VOICEMAIL. WE ARE PENDING A RESPONSE.  
 04/08/22: WE CONTACTED THE CEO AND VERIFIED THE INFORMATION ABOVE. ADDITIONAL INFORMATION WAS NOT AVAILABLE DUE TO COMPANY/SCHOOL POLICY.

Order Process History	
Date	Description
06/Apr/2022 04:41:45 AM	Verification Request Received and/or Ready For Processing.
06/Apr/2022 04:41:46 AM	Verification In Progress
06/Apr/2022 04:56:49 AM	Verification Request Received and/or Ready For Processing.
06/Apr/2022 05:00:21 AM	Phone Number Not Supplied -- First Advantage Is Researching Request -- Delay Possible
06/Apr/2022 05:07:11 AM	First Advantage Research In Progress For Alternate Phone Number -- Delay Possible.
06/Apr/2022 04:28:44 PM	Left Message With Source -- Awaiting Call Back From Source -- First Advantage Will Update the Report If and When the Information is Received.
07/Apr/2022 03:20:25 PM	Left Message With Source -- Awaiting Call Back From Source -- First Advantage Will Update the Report If and When the Information is Received.
08/Apr/2022 02:25:59 PM	Verified
08/Apr/2022 02:59:55 PM	Element Completed.

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<b>Former Employment - OTHER-(958808) PROVO, UT</b>	<b>Status: Complete</b>
<b>Date Completed: 06/Apr/2022</b>	<b>Score: Eligible</b>

**Consideration Code** Closed per client request

**Company** OTHER-(958808)

**Line of Business**

**Address** 646 N UNIVERSITY AVE APT  
 312  
 PROVO, UT 84601-1670

Verified by First Advantage	Provided by Consumer
<b>Position</b>	OTHER
<b>Employment Dates</b>	01/Mar/2017 to 01/Dec/2017
<b>Location</b>	
<b>Salary</b>	0 /Other

**Remark**

04/06/22: THIS IS THE PERIOD OF UNEMPLOYMENT.

Order Process History	
Date	Description
06/Apr/2022 04:41:45 AM	Verification Request Received and/or Ready For Processing.
06/Apr/2022 04:41:46 AM	Verification In Progress
06/Apr/2022 04:56:49 AM	Verification Request Received and/or Ready For Processing.
06/Apr/2022 05:00:23 AM	Phone Number Invalid -- First Advantage Is Researching Request -- Delay Possible
06/Apr/2022 05:07:11 AM	First Advantage Research In Progress For Alternate Phone Number -- Delay Possible.
06/Apr/2022 08:17:35 AM	Client Request (Do Not Verify)
06/Apr/2022 08:17:49 AM	Element Completed.

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Status: Complete

**Former Employment - LUNARDI'S MARKETS-(931618) DANVILLE, CA****Status: Complete**  
**Score: Eligible****Date Completed: 06/Apr/2022****Consideration Code** Closed per client request**Company** LUNARDI'S MARKETS-  
(931618)**Line of Business****Address** 345 RAILROAD AVE  
DANVILLE, CA 94526-3819

Verified by First Advantage	Provided by Consumer
<b>Position</b>	BAKERY CLERK
<b>Employment Dates</b>	01/Jun/2019 to 01/Aug/2019
<b>Location</b>	
<b>Salary</b>	0 /Other
<b>Reason Left</b>	MOVING BACK TO UTAH FOR SCHOOL

**Remark**

04/06/22: NOT PROFESSIONALLY RELATED

Order Process History	
Date	Description
06/Apr/2022 04:41:45 AM	Verification Request Received and/or Ready For Processing.
06/Apr/2022 04:41:46 AM	Verification In Progress
06/Apr/2022 04:56:49 AM	Verification Request Received and/or Ready For Processing.
06/Apr/2022 05:00:25 AM	Phone Number Not Supplied -- First Advantage Is Researching Request -- Delay Possible
06/Apr/2022 05:07:11 AM	First Advantage Research In Progress For Alternate Phone Number -- Delay Possible.
06/Apr/2022 09:21:38 AM	Client Request (Do Not Verify)
06/Apr/2022 09:21:44 AM	Element Completed.

[Back to top](#)**Former Employment - IN SCHOOL-(958818) PROVO, UT****Status: Complete**  
**Score: Eligible****Date Completed: 06/Apr/2022****Consideration Code** Closed per client request**Company** IN SCHOOL-(958818)**Line of Business****Address** 646 N UNIVERSITY AVE APT  
312  
PROVO, UT 84601-1670

Verified by First Advantage	Provided by Consumer
<b>Position</b>	IN SCHOOL
<b>Employment Dates</b>	01/Jan/2018 to 01/Apr/2018
<b>Location</b>	
<b>Salary</b>	0 /Other

Order Process History	
Date	Description
06/Apr/2022 04:41:45 AM	Verification Request Received and/or Ready For Processing.
06/Apr/2022 04:41:46 AM	Verification In Progress
06/Apr/2022 04:56:49 AM	Verification Request Received and/or Ready For Processing.
06/Apr/2022 05:00:08 AM	Phone Number Invalid -- First Advantage Is Researching Request -- Delay Possible

06/Apr/2022 05:07:11 AM	First Advantage Research In Progress For Alternate Phone Number -- Delay Possible.
06/Apr/2022 08:10:27 AM	Client Request (Do Not Verify)
06/Apr/2022 08:10:38 AM	Element Completed.

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## Former Employment - IN SCHOOL-(958809) PROVO, UT

**Status:** Complete  
**Score:** Eligible

**Date Completed:** 06/Apr/2022

**Consideration Code** Closed per client request

**Company** IN SCHOOL-(958809)

**Line of Business**

**Address** 646 N UNIVERSITY AVE APT  
312  
PROVO, UT 84601-1670

	Verified by First Advantage	Provided by Consumer
<b>Position</b>		IN SCHOOL
<b>Employment Dates</b>		01/Aug/2018 to 01/Apr/2019
<b>Location</b>		
<b>Salary</b>		0 /Other

### Remark

04/06/22: PLEASE NOTE THIS IS A PERIOD OF UNEMPLOYMENT

### Order Process History

Date	Description
06/Apr/2022 04:41:45 AM	Verification Request Received and/or Ready For Processing.
06/Apr/2022 04:41:46 AM	Verification In Progress
06/Apr/2022 04:56:49 AM	Verification Request Received and/or Ready For Processing.
06/Apr/2022 05:00:14 AM	Phone Number Invalid -- First Advantage Is Researching Request -- Delay Possible
06/Apr/2022 05:07:11 AM	First Advantage Research In Progress For Alternate Phone Number -- Delay Possible.
06/Apr/2022 08:10:09 AM	Client Request (Do Not Verify)
06/Apr/2022 08:10:14 AM	Element Completed.

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## Education - BRIGHAM YOUNG UNIVERSITY PROVO, UT

**Status:** Complete  
**Score:** Eligible

**Date Completed:** 08/Apr/2022

**Consideration Code** No Considerations

**School** BRIGHAM YOUNG  
UNIVERSITY

**Address** PROVO, UT 84602-

	Verified by First Advantage	Provided by Consumer
<b>Attendance Dates</b>	05/Sep/2017 to 20/Apr/2022	01/Jan/2018 to Present
<b>Location</b>		
<b>Major</b>	INFORMATION SYSTEMS	INFORMATION SYSTEMS
<b>Degree/Diploma</b>	ENROLLMENT ONLY	BACH DEG-SCIENCE
<b>Grade Point Average</b>		3.90

### Source Information

Date	Title	Contact	Contact	Contact
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Date	Title	Method(Telephone)	Method(Fax)	Method(Email)
06/Apr/2022 04:41:00 PM	NSCH			
08/Apr/2022 02:44:00 PM	OFFICE SPECIALIST	(801)422-2631		
07/Apr/2022 06:10:00 PM	BRIGHAM YOUNG UNIVERSITY	(801)422-2631		

#### Remark

04/06/22: OUR SOURCE STATED THAT THIS INFORMATION MUST BE RESEARCHED. WE ARE CONTINUING OUR HANDLING AND WILL FORWARD THE INFORMATION AS SOON AS IT BECOMES AVAILABLE.

04/06/22: THIS ENTITY UTILIZES A THIRD PARTY SOURCE. THE INFORMATION PROVIDED IS LIMITED TO ATTENDANCE DATES. ADDITIONAL INFORMATION IS NOT AVAILABLE DUE TO THAT ENTITY'S POLICY.

04/07/22: WE WERE UNABLE TO ESTABLISH CONTACT WITH THE ABOVE UNIVERSITY AT THIS TIME, WE WILL INVESTIGATE FURTHER AND TRY OUR CALL AGAIN LATER.

04/08/22: THIS SCHOOL USES AN AUTOMATED SERVICE TO VERIFY DEGREE/ENROLLMENT. WE HAVE OBTAINED VERIFICATION OF ENROLLMENT AS THE CANDIDATE HAS NOT YET GRADUATED.

Order Process History	
Date	Description
06/Apr/2022 04:41:45 AM	Verification Request Received and/or Ready For Processing.
06/Apr/2022 04:41:47 AM	Automated Source Needs Additional Time For Verification. First Advantage Will Follow Up With Another Attempt -- Delay Possible.
06/Apr/2022 04:42:16 AM	Education Confirmation Not Applicable. First Advantage Is Contacting Alternative Source -- Delay Possible.
06/Apr/2022 04:41:50 PM	Verified
07/Apr/2022 06:10:46 PM	Source Not Available -- Unable to Leave Message -- First Advantage Will Follow Up With Another Attempt-- Delay Possible.
08/Apr/2022 02:46:40 PM	Verified
08/Apr/2022 03:36:12 PM	Element Completed.

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First Advantage National Criminal File Plus PROVO, UTAH, UT		Status: Complete
Date Completed: 06/Apr/2022		Score: Eligible
Record Source	DATABASE SEARCH	
Search Results	No Record Found	
Search Type	First Advantage National Criminal File Plus Search	
Date of Search	06/Apr/2022	
Address Covered	646 N UNIVERSITY AVE APT 312	
Address City Covered	PROVO	
Address County Covered	UTAH	
Address State Covered	UT	
Address Zip	84601-1670	
Given Name Searched	JENNA NICOLE WELLER	
Developed Name Searched	JENNA WELLER, JENNA WELLER	
Order Process History		
Date	Description	
06/Apr/2022 04:41:46 AM	Record Ordered.	
06/Apr/2022 04:49:08 AM	Search In Progress.	
06/Apr/2022 04:49:08 AM	Record Judged.	



**Statewide Criminal - Utah State Court System****Status: Complete**  
**Score: Eligible****Date Completed: 06/Apr/2022**

<b>Record Source</b>	UTAH COURTS INFORMATION XCHANGE SYSTEM
<b>Search Results</b>	No Record Found
<b>Search Type</b>	UTAH STATE COURT SYSTEM SEARCH
<b>Date of Search</b>	06/Apr/2022
<b>Search Period</b>	03/23/2015 - 03/23/2022
<b>Location</b>	450 SOUTH STATE SALT LAKE CITY SALT LAKE COUNTY
<b>Given Name Searched</b>	JENNA NICOLE WELLER
<b>Developed Name Searched</b>	JENNA WELLER

**Source Status History**

<b>Status Date</b>	<b>Description</b>
06/Apr/2022 04:42:34 AM	Search in progress. Estimated completion by 04/07/2022

**Remark**

04/06/22: THIS SEARCH COVERED, BUT NOT LIMITED TO: 3301 N THANKSGIVING WAY # 125, LEHI, UTAH COUNTY, UT, 84043-4128; 646 N UNIVERSITY AVE APT 312, PROVO, UTAH COUNTY, UT; 2222 STOVER HALL, PROVO, UTAH COUNTY, UT; 7 HERITAGE HALLS RM 2102, PROVO, UTAH COUNTY, UT; 29 HERITAGE HALLS # 2215, PROVO, UTAH COUNTY, UT; 1371 CHERRY LN, PROVO, UTAH COUNTY, UT; 933 N UNIVERSITY AVE APT 7, PROVO, UTAH COUNTY, UT; PROVO, UTAH COUNTY, UT;

**Order Process History**

<b>Date</b>	<b>Description</b>
06/Apr/2022 04:41:46 AM	Search In Progress.
06/Apr/2022 04:41:47 AM	Search In Progress.
06/Apr/2022 09:31:36 AM	Record Judged.

**Federal Criminal ALAMO, CONTRA COSTA, CA****Status: Complete**  
**Score: Eligible****Date Completed: 06/Apr/2022**

<b>Record Source</b>	US DISTRICT COURT NORTHERN DISTRICT OF CALIFORNIA
<b>Search Results</b>	No Record Found
<b>Search Type</b>	FEDERAL FELONY & MISDEMEANOR SEARCH
<b>Date of Search</b>	06/Apr/2022
<b>Search Period</b>	03/23/2015 - 03/23/2022
<b>Address Covered</b>	135 LARK CT
<b>Address City Covered</b>	ALAMO
<b>Address County Covered</b>	CONTRA COSTA
<b>Address State Covered</b>	CA
<b>Address Zip</b>	94507-1800
<b>Location</b>	450 GOLDEN GATE AVENUE 16TH FLOOR SAN FRANCISCO SAN FRANCISCO COUNTY

**Given Name Searched** JENNA NICOLE WELLER

**Developed Name Searched** JENNA WELLER

#### Source Status History

Status Date	Description
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06/Apr/2022 04:42:34 AM	Search in progress. Estimated completion by 04/07/2022
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#### Remark

04/06/22: THIS SEARCH ALSO COVERS: 345 RAILROAD AVE, DANVILLE, CONTRA COSTA COUNTY, CA;

#### Order Process History

Date	Description
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06/Apr/2022 04:41:45 AM	Search In Progress.
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06/Apr/2022 04:41:49 AM	Search In Progress.
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06/Apr/2022 04:46:47 AM	Record Judged.
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### Federal Criminal LEHI, UTAH, UT

**Status:** Complete

**Score:** Eligible

**Date Completed:** 06/Apr/2022

<b>Record Source</b>	US DISTRICT COURT OF UTAH
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<b>Search Results</b>	No Record Found
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<b>Search Type</b>	FEDERAL FELONY & MISDEMEANOR SEARCH
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<b>Date of Search</b>	06/Apr/2022
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<b>Search Period</b>	03/23/2015 - 03/23/2022
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<b>Address Covered</b>	3301 N THANKSGIVING WAY # 125
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<b>Address City Covered</b>	LEHI
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<b>Address County Covered</b>	UTAH
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<b>Address State Covered</b>	UT
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<b>Address Zip</b>	84043-4128
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<b>Location</b>	350 SOUTH MAIN STREET ROOM 150 SALT LAKE CITY SALT LAKE COUNTY
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<b>Given Name Searched</b>	JENNA NICOLE WELLER
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<b>Developed Name Searched</b>	JENNA WELLER
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#### Source Status History

Status Date	Description
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06/Apr/2022 04:42:34 AM	Search in progress. Estimated completion by 04/07/2022
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#### Remark

04/06/22: THIS SEARCH ALSO COVERS: 646 N UNIVERSITY AVE APT 312, PROVO, UTAH COUNTY, UT;  
2222 STOVER HALL, PROVO, UTAH COUNTY, UT;  
7 HERITAGE HALLS RM 2102, PROVO, UTAH COUNTY, UT;  
29 HERITAGE HALLS # 2215, PROVO, UTAH COUNTY, UT;  
1371 CHERRY LN, PROVO, UTAH COUNTY, UT;  
933 N UNIVERSITY AVE APT 7, PROVO, UTAH COUNTY, UT;  
PROVO, UTAH COUNTY, UT;

#### Order Process History

Date	Description
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06/Apr/2022 04:41:45 AM	Search In Progress.
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06/Apr/2022 04:41:48 AM	Search In Progress.
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06/Apr/2022 04:46:48 AM	Record Judged.
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<b>Felony, Misdemeanor Or Other ALAMO, CONTRA COSTA, CA</b>		<b>Status:</b> Complete
<b>Date Completed: 06/Apr/2022</b>		<b>Score:</b> Eligible
<b>Record Source</b>	CONTRA COSTA COUNTY SUPERIOR AND MUNICIPAL COURTS	
<b>Search Results</b>	No Record Found	
<b>Search Type</b>	FELONY & MISDEMEANOR RECORD SEARCH	
<b>Date of Search</b>	06/Apr/2022	
<b>Search Period</b>	03/23/2015 - 03/23/2022	
<b>Address Covered</b>	135 LARK CT	
<b>Address City Covered</b>	ALAMO	
<b>Address County Covered</b>	CONTRA COSTA	
<b>Address State Covered</b>	CA	
<b>Address Zip</b>	94507-1800	
<b>Location</b>	725 COURT STREET MARTINEZ CONTRA COSTA COUNTY	
<b>Given Name Searched</b>	JENNA NICOLE WELLER	
<b>Developed Name Searched</b>	JENNA WELLER	
<b>Source Status History</b>		
<b>Status Date</b>	<b>Description</b>	
06/Apr/2022 04:42:34 AM	Search in progress. Estimated completion by 04/14/2022	
<b>Remark</b>		
04/06/22: THIS SEARCH ALSO COVERS: 345 RAILROAD AVE, DANVILLE, CONTRA COSTA COUNTY, CA;		
<b>Order Process History</b>		
<b>Date</b>	<b>Description</b>	
06/Apr/2022 04:41:45 AM	Search In Progress.	
06/Apr/2022 04:41:50 AM	Search In Progress.	
06/Apr/2022 01:04:07 PM	Record Judged.	

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<b>Felony, Misdemeanor Or Other LEHI, UTAH, UT</b>		<b>Status:</b> Complete
<b>Date Completed: 06/Apr/2022</b>		<b>Score:</b> Eligible
<b>Record Source</b>	UTAH COUNTY 4TH DISTRICT COURTS	
<b>Search Results</b>	No Record Found	
<b>Search Type</b>	FELONY & MISDEMEANOR RECORD SEARCH	
<b>Date of Search</b>	06/Apr/2022	
<b>Search Period</b>	03/23/2015 - 03/23/2022	
<b>Address Covered</b>	3301 N THANKSGIVING WAY # 125	
<b>Address City Covered</b>	LEHI	
<b>Address County Covered</b>	UTAH	
<b>Address State Covered</b>	UT	
<b>Address Zip</b>	84043-4128	
<b>Location</b>	125 N 100 W PROVO UTAH COUNTY	

Given Name Searched	JENNA NICOLE WELLER
Developed Name Searched	JENNA WELLER

**Source Status History**

Status Date	Description
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06/Apr/2022 04:42:34 AM	Search in progress. Estimated completion by 04/07/2022
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**Remark**

04/06/22: THIS SEARCH ALSO COVERS: 646 N UNIVERSITY AVE APT 312, PROVO, UTAH COUNTY, UT;  
2222 STOVER HALL, PROVO, UTAH COUNTY, UT;  
7 HERITAGE HALLS RM 2102, PROVO, UTAH COUNTY, UT;  
29 HERITAGE HALLS # 2215, PROVO, UTAH COUNTY, UT;  
1371 CHERRY LN, PROVO, UTAH COUNTY, UT;  
933 N UNIVERSITY AVE APT 7, PROVO, UTAH COUNTY, UT;  
PROVO, UTAH COUNTY, UT;

**Order Process History**

Date	Description
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06/Apr/2022 04:41:45 AM	Search In Progress.
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06/Apr/2022 04:41:49 AM	Search In Progress.
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06/Apr/2022 04:45:53 AM	Record Judged.
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[Back to top](#)**First Advantage Financial Sanctions Search****Status: Complete**  
**Score: Eligible****Date Completed: 06/Apr/2022****Description**

FIRST ADVANTAGE FINANCIAL SANCTIONS SEARCH - NAME SEARCHED:WELLER,JENNA

**Remark**

FIRST ADVANTAGE HAS CONDUCTED A SEARCH AGAINST THE FINANCIAL SANCTIONS DATABASE: NO RECORD FOUND

**Order Process History**

Date	Description
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06/Apr/2022 04:41:45 AM	Record Ordered.
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06/Apr/2022 04:57:23 AM	Record Judged.
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***Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://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](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).
- 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](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
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	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

Reserve Act  c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations  d. Federal Credit Unions	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

## Utah Security Freeze Notice

### 13-45-201. Security freeze. Effective 5/8/2018

(1) As used in this part:

(a) "Security freeze" means a prohibition, consistent with the provisions of this section, on a consumer reporting agency's furnishing of a consumer's credit report to a third party intending to use the credit report to determine the consumer's eligibility for credit.

(b) "Unique personal identifier" means a personal identification number, password, or other secure form of identity verification accepted by a consumer reporting agency and intended for use by a consumer to place, remove, or temporarily remove a security freeze in accordance with this chapter.

(2) (a) A consumer may request a security freeze on a consumer's credit report by:

(i) submitting a request for a security freeze to the consumer reporting agency by:

(A) certified mail to the postal address identified by the consumer reporting agency in accordance with Subsection (5); or

(B) electronic means developed by the consumer reporting agency in accordance with Subsection (5); and

(ii) providing proper identification to the consumer reporting agency.

(b) Upon receipt of a request described in Subsection (2)(a), the consumer reporting agency shall:

- (i) place a security freeze on the consumer's credit report:
  - (A) if the consumer submits the request by certified mail, as soon as practicable but no later than five business days after the business day on which the consumer reporting agency receives the request and the consumer's proper identification;
  - (B) if the consumer submits the request by a contact method described in Subsection (5)(b)(ii) or (iii) that is not a mobile application, as soon as practicable but no later than 24 hours after the consumer reporting agency receives the request and the consumer's proper identification; or
  - (C) if the consumer submits the request by mobile application, within 15 minutes after the consumer reporting agency receives the request and the consumer's proper identification;
- (ii) provide the consumer a unique personal identifier, unless the consumer reporting agency previously provided the consumer a unique personal identifier; and
- (iii) within five business days after the business day on which the consumer reporting agency places the security freeze, provide the consumer confirmation that the consumer reporting agency placed the security freeze.

(3) If a security freeze is in place, a consumer reporting agency may not release a consumer's credit report, or information from the credit report, to a third party that intends to use the information to determine a consumer's eligibility for credit without prior authorization from the consumer.

(4) (a) Notwithstanding Subsection (3), a consumer reporting agency may communicate to a third party requesting a consumer's credit report that a security freeze is in effect on the consumer's credit report.

(b) If a third party requesting a consumer's credit report in connection with the consumer's application for credit is notified of the existence of a security freeze under Subsection (4)(a), the third party may treat the consumer's application as incomplete.

(5) (a) A consumer reporting agency shall develop a contact method to receive and process a consumer's request to place, remove, or temporarily remove a security freeze.

(b) A contact method under Subsection (5)(a) shall include:

- (i) a postal address;
- (ii) an electronic contact method chosen by the consumer reporting agency, which may include the use of fax, Internet, or other electronic means; and
- (iii) the use of telephone in a manner that is consistent with any federal requirements placed on the consumer reporting agency.

(6) A security freeze placed under this section may be removed only in accordance with Section 13-45-202.

(7) (a) The time requirement described in Subsection (2)(b)(i)(B) or (C), as applicable, does not apply if the consumer reporting agency's ability to place the security freeze is prevented by:

- (i) an act of God, including fire, earthquakes, hurricanes, storms, or similar natural disaster or phenomena;
- (ii) unauthorized or illegal acts by a third party, including terrorism, sabotage, riot, vandalism, labor strikes or disputes disrupting operations, or similar occurrence;
- (iii) operational interruption, including electrical failure, unanticipated delay in equipment or replacement part delivery, computer hardware or software failures inhibiting response time, or similar disruption;
- (iv) governmental action, including emergency orders or regulations, judicial or law enforcement action, or similar directives;
- (v) regularly scheduled maintenance, during other than normal business hours, of, or updates to, the consumer reporting agency's systems; or
- (vi) commercially reasonable maintenance of, or repair to, the consumer reporting agency's



systems that is unexpected or unscheduled.

(b) In the event of a circumstance described in Subsection (7)(a), the consumer reporting agency shall place the security freeze as soon as practicable.

### **13-45-202. Removal of security freeze -- Requirements and timing.**

(1) A consumer reporting agency shall remove a security freeze from a consumer's credit report only if:

(a) (i) the consumer reporting agency receives the consumer's request through the contact method established and required in accordance with Subsection 13-45-201(5); and

(ii) the consumer reporting agency receives the consumer's proper identification or unique personal identifier; or

(b) the consumer makes a material misrepresentation of fact in connection with the placement of the security freeze and the consumer reporting agency notifies the consumer in writing before removing the security freeze.

(2) A consumer reporting agency shall temporarily remove a security freeze upon receipt of:

(a) the consumer's request through the contact method established by the consumer reporting agency in accordance with Subsection 13-45-201(5);

(b) the consumer's proper identification or unique personal identifier; and

(c) a specific designation of the period of time for which the security freeze is to be removed.

(3) A consumer reporting agency shall remove or temporarily remove a security freeze from a consumer's credit report within:

(a) three business days after the business day on which the consumer's written request to remove the security freeze is received by the consumer reporting agency at the postal address chosen by the consumer reporting agency in accordance with Subsection 13-45-201(5)(b)(i); or

(b) 15 minutes after the consumer's request is received by the consumer reporting agency through a contact method described in Subsection 13-45-201(5)(b)(ii) or (iii), and includes the consumer's unique personal identifier.

(4) (a) The time requirement described in Subsection (3)(b) does not apply if the consumer reporting agency's ability to remove the security freeze is prevented by:

(i) an act of God, including fire, earthquakes, hurricanes, storms, or similar natural disaster or phenomena;

(ii) unauthorized or illegal acts by a third party, including terrorism, sabotage, riot, vandalism, labor strikes or disputes disrupting operations, or similar occurrence;

(iii) operational interruption, including electrical failure, unanticipated delay in equipment or replacement part delivery, computer hardware or software failures inhibiting response time, or similar disruption;

(b) In the event of a circumstance described in Subsection (4)(a), the consumer reporting agency shall remove the security freeze as soon as practicable.

### **13-45-203. Exceptions.**

(1) Notwithstanding Section 13-45-201, a consumer reporting agency may furnish a consumer's credit report to a third party if:

(a) (i) the purpose of the credit report is to:

(A) use the credit report for purposes permitted under 15 U.S.C. Sec. 1681b(c); or

(B) review the consumer's account with the third party, including for account maintenance or monitoring, credit line increases, or other upgrades or enhancements; or

(C) collect on a financial obligation owed by the consumer to the third party requesting the credit report; or

(ii) (A) the purpose of the credit report is to:

(I) review the consumer's account with another person; or

(II) collect on a financial obligation owed by the consumer to another person; and

(B) use the credit report for purposes permitted under 15 U.S.C. Sec. 1681b(c); or

(b) the third party requesting the credit report is a subsidiary, affiliate, agent, assignee, or prospective assignee of the person holding the consumer's account or to whom the consumer owes a financial obligation.

(2) (a) The consumer's request for a security freeze does not prohibit the consumer reporting agency from disclosing the consumer's credit report for other than credit related purposes consistent with the definition of credit report found in Section [13-45-102](#).

(b) The following list identifies the types of credit report disclosures by consumer reporting agencies to third parties that are not prohibited by a security freeze:

(i) the third party does not use the credit report for the purpose of serving as a factor in establishing a consumer's eligibility for credit;

(ii) the third party is acting under a court order, warrant, or subpoena requiring release of the credit report;

(iii) the third party is a child support agency, or its agent or assignee, acting under Part D, Title IV of the Social Security Act or a similar state law;

(iv) the federal Department of Health and Human Services or a similar state agency, or its agent or assignee, investigating Medicare or Medicaid fraud;

(v) (A) the purpose of the credit report is to investigate or collect delinquent taxes, assessments, or unpaid court orders; and

(B) the third party is:

(I) the federal Internal Revenue Service;

(II) a state taxing authority;

(III) the Department of Motor Vehicles;

(IV) a county, municipality, or other entity with taxing authority;

(V) a federal, state, or local law enforcement agency; or

(VI) the agent or assignee of any entity listed in Subsections [\(1\)\(b\)](#) and [\(2\)\(b\)\(v\)\(B\)](#);

(vi) the third party is administering a credit file monitoring subscription to which the consumer has subscribed; or

(vii) the third party requests the credit report for the sole purpose of providing the consumer with a copy of the consumer's credit report or credit score upon the consumer's request.

(3) Section [13-45-201](#) does not apply to:

(a) a consumer reporting agency, the sole purpose of which is to resell credit information by assembling and merging information contained in the database of another consumer reporting agency and that does not maintain a permanent database of credit information from which a consumer's credit report is produced;

(b) a check services or fraud prevention services company that issues:

(i) reports on incidents of fraud ; or

(ii) authorizations for the purpose of approving or processing negotiable instruments, electronic funds transfers, or similar methods of payment; or

(c) a deposit account information service company that issues reports concerning account closures based on fraud, substantial overdrafts, automated teller machine abuse, or similar information concerning a consumer to a requesting financial institution for the purpose of evaluating a consumer's request to create a deposit account.

(4) Nothing in this chapter prohibits a person from obtaining, aggregating, or using information lawfully obtained from public records in a manner that does not otherwise violate this chapter.

**13-45-204. Fees for security freeze.**

(1) A consumer reporting agency may not charge a fee for placing, removing, or temporarily removing a security freeze.

(2) A consumer reporting agency may not charge a fee to download or install a mobile application through which a person places or removes a security freeze.

**13-45-205. Changes to information in a credit report subject to a security freeze.**

(1) If a credit report is subject to a security freeze, a consumer reporting agency shall notify the consumer who is the subject of the credit report within 30 days if the consumer reporting agency changes the consumer's:

- (a) name;
- (b) date of birth;
- (c) Social Security number; or
- (d) address.

(2) (a) Notwithstanding Subsection (1), a consumer reporting agency may make technical modifications to information in a credit report that is subject to a security freeze without providing notification to the consumer.

(b) Technical modifications under Subsection (2)(a) include:

- (i) the addition or subtraction of abbreviations to names and addresses; and
- (ii) transpositions or corrections of incorrect numbering or spelling.

(3) When providing notice of a change of address under Subsection (1), the consumer reporting agency shall provide notice to the consumer at both the new address and the former address.