

Order # 1869530053 Gonaboyina, Naga Venkata

Someswara Rao

Order Status: Complete (Archived)

Order Result: **PASSED**



Customer Care: <https://care.fadv.com>

Confidential Background Screening Report

Important Disclosures

This report or portions of this report may have been rated or scored pursuant to criteria provided by the end-user. The rating is merely to ease the reviewer(s) review of the report and does not indicate that any employment decision has been made. Regardless of any rating applied by First Advantage based on the end-user's criteria, the end-user must review all reports to conduct a case-by-case individualized analysis before making any decision.

References to a specific "Level" in the Result Column or as indicated in a Component Title are based solely on an end-user's criteria and do not refer to any label used by any sex offender registry, government agency, or public record repository.

First Advantage provides the information contained in this report to End-User to be used solely for a permissible purpose as defined in the Fair Credit Reporting Act. If the End-User intends to take adverse action based in whole or in part on the contents of this report, the End-User must provide the consumer with notices that it is taking adverse action and those notices must comply with the FCRA and state law. All information contained in this report is provided pursuant to the terms of the End-User Agreement. End-User further understands that it uses any and all information provided by First Advantage at its own risk and End-User is solely liable for complying with all federal, state, and local laws. The information contained in this report is confidential and may only be accessed by authorized employees of End-User, provided to the consumer about who it relates, or provided as otherwise required by law.

The scope of the criminal history search is governed by state and federal reporting restrictions and client request. Generally, records will be reported for 7 years. Due to state and federal reporting guidelines for consumer reporting agencies, records may or may not exist that may not be reported.

For more information regarding the obligations of users of Consumer Reports under the FCRA, visit <http://fadv.com/Portals/0/Downloads/cfpb-notice-to-user-fcra.pdf>

Order Information

Candidate Information

Account Name ACADEMY SPORTS & OUTDOOR - CORPORATE	Completed Date 2025-09-26	First Name Naga Venkata Someswara Rao	Phone (937) 929-9592
Account Location KATY, TX	Screening Package 1 - Standard Screening Package, 1 - Standard Screening Package Alias	Last Name Gonaboyina	Email someswarao10@gmail.com
Billing Code 8620-8000	Add Ons Managed State Compliance	Address 12604 NW 23rd pl Miami, FL 33167 USA	
Created Date 2025-09-25			

Report Summary

Search	Identifier	Status	Result
SSN Trace	XXX-XX-4170	Complete	COMPLETE
County Court Search	So, Naga, NJ-MIDDLESEX	Complete	PASSED
County Court Search	So, Gonaboyina Naga, FL-MIAMI-DADE	Complete	PASSED
County Court Search	So, Gonaboyina Naga, NJ-MIDDLESEX	Complete	PASSED
County Court Search	So, Naga, FL-MIAMI-DADE	Complete	PASSED
County Court Search	Gonaboyina, Naga Venkata Someswara Rao, FL-MIAMI-DADE	Complete	PASSED
County Court Search	Gonaboyina, Naga Venkata Someswara Rao, NJ-MIDDLESEX	Complete	PASSED
Locator Select	So, Gonaboyina Naga	Complete	CLEAR
Locator Select	So, Naga	Complete	CLEAR
Locator Select	Gonaboyina, Naga Venkata Someswara Rao	Complete	CLEAR
Office of Foreign Assets Control	Gonaboyina, Naga Venkata Someswara Rao	Complete	PASSED
Office of Foreign Assets Control	So, Naga	Complete	PASSED
Office of Foreign Assets Control	So, Gonaboyina Naga	Complete	PASSED
DOJ Sex Offender Search	Gonaboyina, Naga Venkata Someswara Rao	Complete	PASSED
DOJ Sex Offender Search	So, Naga	Complete	PASSED
DOJ Sex Offender Search	So, Gonaboyina Naga	Complete	PASSED
Client Matrix Application	Gonaboyina, Naga Venkata Someswara Rao, Client Matrix Application	Complete	COMPLETE
Enhanced Nationwide Criminal Search	Gonaboyina, Naga Venkata Someswara Rao	Complete	CLEAR
Enhanced Nationwide Criminal Search	So, Gonaboyina Naga	Complete	CLEAR
Enhanced Nationwide Criminal Search	So, Naga	Complete	CLEAR

Data As Provided

SSN XXX-XX-4170
Last Name Gonaboyina
First Name Naga Venkata Someswara Rao
Middle Name Not Provided

The provided social security number has returned potential matching information related to the subject of this report. This information is an investigative tool only and should not be used as the basis of any employment decision.

Report requested on: 2025-09-25 Report completed on: 2025-09-25

Name Gonaboyina, Naga Venkata Someswara Rao
SSN XXX-XX-4170

County Court Search — So, Naga, NJ-MIDDLESEX

PASSED**Data As Provided**

Last Name SO
First Name NAGA
Middle Name Not Provided
SSN XXX-XX-4170
DOB XXXX-06-10
Race Unknown
Gender Unknown
Jurisdiction NJ-MIDDLESEX (1926)

Verified Data

Report requested on: 2025-09-25
Report completed on: 2025-09-25

County Court Search — So, Gonaboyina Naga, FL-MIAMI-DADE

PASSED**Data As Provided**

Last Name SO
First Name GONABOYINA
Middle Name NAGA
SSN XXX-XX-4170
DOB XXXX-06-10

Verified Data

Report requested on: 2025-09-25
Report completed on: 2025-09-25

Race Unknown
Gender Unknown
Jurisdiction FL-MIAMI-DADE (364)

County Court Search — So, Gonaboyina Naga, NJ-MIDDLESEX

PASSED

Data As Provided

Last Name SO
First Name GONABOYINA
Middle Name NAGA
SSN XXX-XX-4170
DOB XXXX-06-10
Race Unknown
Gender Unknown
Jurisdiction NJ-MIDDLESEX (1926)

Verified Data

Report requested on: 2025-09-25
Report completed on: 2025-09-25

County Court Search — So, Naga, FL-MIAMI-DADE

PASSED

Data As Provided

Last Name SO
First Name NAGA
Middle Name Not Provided
SSN XXX-XX-4170
DOB XXXX-06-10
Race Unknown
Gender Unknown
Jurisdiction FL-MIAMI-DADE (364)

Verified Data

Report requested on: 2025-09-25
Report completed on: 2025-09-25

County Court Search — Gonaboyina, Naga Venkata Someswara Rao, FL-MIAMI-DADE

PASSED

Data As Provided

Last Name Gonaboyina
First Name Naga Venkata Someswara Rao

Verified Data

Report requested on: 2025-09-25
Report completed on: 2025-09-26

Middle Name Not Provided
SSN XXX-XX-4170
DOB XXXX-06-10
Race Unknown
Gender Unknown
Jurisdiction FL-MIAMI-DADE (364)

County Court Search — Gonaboyina, Naga Venkata Someswara Rao, NJ-MIDDLESEX

PASSED

Data As Provided

Last Name Gonaboyina
First Name Naga Venkata Someswara Rao
Middle Name Not Provided
SSN XXX-XX-4170
DOB XXXX-06-10
Race Unknown
Gender Unknown
Jurisdiction NJ-MIDDLESEX (1926)

Verified Data

Report requested on: 2025-09-25
Report completed on: 2025-09-26

Locator Select — So, Gonaboyina Naga

CLEAR

Data As Provided

Last Name SO
First Name GONABOYINA
Middle Name NAGA
SSN XXX-XX-4170
DOB XXXX-06-10
State FL
Zip Code 33167
License Number —

Verified Data

Report requested on: 2025-09-25
Report completed on: 2025-09-25

If the Search revealed any potential reportable information that was not up to date, primary source searches were initiated to ensure only up to date information is reported. Any information from such primary source searches is located elsewhere in this report.

Locator Select — So, Naga

CLEAR

Data As Provided

Last Name SO
First Name NAGA
Middle Name Not Provided
SSN XXX-XX-4170
DOB XXXX-06-10
State FL
Zip Code 33167
License Number —

If the Search revealed any potential reportable information that was not up to date, primary source searches were initiated to ensure only up to date information is reported. Any information from such primary source searches is located elsewhere in this report.

Verified Data

Report requested on: 2025-09-25
Report completed on: 2025-09-25

Locator Select — Gonaboyina, Naga Venkata Someswara Rao

CLEAR

Data As Provided

Last Name Gonaboyina
First Name Naga Venkata Someswara Rao
Middle Name Not Provided
SSN XXX-XX-4170
DOB XXXX-06-10
State FL
Zip Code 33167
License Number —

Verified Data

Report requested on: 2025-09-25
Report completed on: 2025-09-25

If the Search revealed any potential reportable information that was not up to date, primary source searches were initiated to ensure only up to date information is reported. Any information from such primary source searches is located elsewhere in this report.

Office of Foreign Assets Control — Gonaboyina, Naga Venkata Someswara Rao

PASSED

Data As Provided

Last Name Gonaboyina
First Name Naga Venkata Someswara Rao
Middle Name Not Provided
DOB XXXX-06-10
SSN XXX-XX-4170

Verified Data

Report requested on: 2025-09-25
Report completed on: 2025-09-26

Office of Foreign Assets Control — So, Naga

PASSED

Data As Provided

Last Name SO
First Name NAGA
Middle Name Not Provided
DOB XXXX-06-10
SSN XXX-XX-4170

Verified Data

Report requested on: 2025-09-25
Report completed on: 2025-09-25

Office of Foreign Assets Control — So, Gonaboyina Naga

PASSED

Data As Provided

Last Name SO
First Name GONABOYINA
Middle Name NAGA
DOB XXXX-06-10
SSN XXX-XX-4170

Verified Data

Report requested on: 2025-09-25
Report completed on: 2025-09-25

Data As Provided

Last Name	Gonaboyina
First Name	Naga Venkata Someswara Rao
Middle Name	Not Provided
SSN	XXX-XX-4170
DOB	XXXX-06-10
Race	Unknown
Gender	Unknown

Verified Data

Report requested on:	2025-09-25
Report completed on:	2025-09-26
Case Comments	<p>Limitations on the DOJ Sex Offender Search.</p> <p>1. NEVADA: This search does not provide results from the State of Nevada, as by both statute and regulation, information from the Nevada Sex Offender Registry web site cannot be used for employment purposes and cannot be distributed commercially.</p> <p>2. OREGON: This search has special conditions from the state of Oregon. Information is only provided for sex offenders who have been designated as Predatory, as provided in ORS 181.585, who have been determined to present the highest risk of reoffending and to require the widest range of notification or are found to be a sexually violent dangerous offender under ORS 144.635.</p>

Data As Provided

Last Name	SO
First Name	NAGA
Middle Name	Not Provided
SSN	XXX-XX-4170
DOB	XXXX-06-10
Race	Unknown
Gender	Unknown

Verified Data

Report requested on:	2025-09-25
Report completed on:	2025-09-25
Case Comments	<p>Limitations on the DOJ Sex Offender Search.</p> <p>1. NEVADA: This search does not provide results from the State of Nevada, as by both statute and regulation, information from the Nevada Sex Offender Registry web site cannot be used for employment purposes and cannot be distributed commercially.</p> <p>2. OREGON: This search has special conditions from the state of Oregon. Information is only provided for sex offenders who have been designated as Predatory, as provided in ORS 181.585, who have been determined to present the highest risk of reoffending and to require the widest range of notification or are found to be a sexually violent dangerous offender under ORS 144.635.</p>

Data As Provided

Last Name SO
First Name GONABOYINA
Middle Name NAGA
SSN XXX-XX-4170
DOB XXXX-06-10
Race Unknown
Gender Unknown

Verified Data

Report requested on: 2025-09-25
Report completed on: 2025-09-25

Case Comments Limitations on the DOJ Sex Offender Search.
1. NEVADA: This search does not provide results from the State of Nevada, as by both statute and regulation, information from the Nevada Sex Offender Registry web site cannot be used for employment purposes and cannot be distributed commercially.
2. OREGON: This search has special conditions from the state of Oregon. Information is only provided for sex offenders who have been designated as Predatory, as provided in ORS 181.585, who have been determined to present the highest risk of reoffending and to require the widest range of notification or are found to be a sexually violent dangerous offender under ORS 144.635.

Client Matrix Application — Gonaboyina, Naga Venkata Someswara Rao, Client Matrix Application
COMPLETE

Data As Provided

Last Name Gonaboyina
First Name Naga Venkata Someswara Rao
Middle Name Not Provided

Verified Data

Report requested on: 2025-09-25
Report completed on: 2025-09-25

Enhanced Nationwide Criminal Search — Gonaboyina, Naga Venkata Someswara Rao

CLEAR

Data As Provided

Last Name Gonaboyina
First Name Naga Venkata Someswara Rao
Middle Name Not Provided
SSN XXX-XX-4170
DOB XXXX-06-10
Race Unknown
Gender Unknown

Verified Data

Report requested on: 2025-09-25
Report completed on: 2025-09-25

The Enhanced Nationwide search is a national database, made up of various state and local sources. It does not cover every US jurisdiction. The verified results can be found under the header of the appropriate jurisdiction on this report.

Enhanced Nationwide Criminal Search — So, Gonaboyina Naga

CLEAR

Data As Provided

Last Name SO
First Name GONABOYINA
Middle Name NAGA
SSN XXX-XX-4170
DOB XXXX-06-10
Race Unknown
Gender Unknown

The Enhanced Nationwide search is a national database, made up of various state and local sources. It does not cover every US jurisdiction. The verified results can be found under the header of the appropriate jurisdiction on this report.

Verified Data

Report requested on: 2025-09-25
Report completed on: 2025-09-25

Enhanced Nationwide Criminal Search — So, Naga

CLEAR

Data As Provided

Last Name SO
First Name NAGA
Middle Name Not Provided
SSN XXX-XX-4170
DOB XXXX-06-10
Race Unknown
Gender Unknown

The Enhanced Nationwide search is a national database, made up of various state and local sources. It does not cover every US jurisdiction. The verified results can be found under the header of the appropriate jurisdiction on this report.

Verified Data

Report requested on: 2025-09-25
Report completed on: 2025-09-25

Para información en español, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 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 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 NW, 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 1-888-567-8688.
- 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 600 Pennsylvania Avenue, NW 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 P.O. Box 53570 Houston, TX 77052 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Assistant General Counsel for Office of Aviation Consumer Protection

	Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Division Regional Office
6. Small Business Investment Companies	Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street SW, Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Institutions that are members of the Farm Credit System	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357

Texas Consumers Have the Right to Obtain a Security Freeze

Any written disclosure to a consumer by a consumer reporting agency under this chapter must include a written statement that explains in clear and simple language the consumer's rights under this chapter, such as the process for receiving a consumer report or consumer file, the process for requesting or removing a security alert or freeze, the toll-free telephone number for requesting a security alert, applicable fees, dispute procedures, the process for correcting a consumer file or report, and information on a consumer's right to bring an action in court or arbitrate a dispute

Notification of Rights for Texas Consumers

The Texas Business and Commerce Code requires that consumer reporting agencies provide Texas consumers notice of their rights with any written disclosure.

- You have the right to obtain a copy of your background report from First Advantage ("FIRST ADVANTAGE") by completing a form online at , by calling 1.800.845.6004, or by writing to us at P.O. Box 105292, Atlanta, GA 30348 USA. If you write to us, always include your full name including middle initial (and generation such as JR, SR, II, III); full current mailing address; date of birth (month/date/year); Social Security Number; and a phone number where you can be contacted.
>Please include one copy of a government issued identification card (driver's license, state ID card, military ID card, etc.) and one copy of a recent utility bill, bank or insurance statement, etc. Ensure that each copy is legible, displays your name and current mailing address, and the date of issue. Please send copies of any documents you wish to provide to us and always retain your original

documents. FIRST ADVANTAGE may request additional documentation to verify your identity.

- You have the right to dispute information in your background report that you do not recognize or that you believe is inaccurate. You may request an investigation of the disputed item online at dispute.resolution@fadv.com, by calling 888-889-5248, or by writing to us at P.O. Box 105292, Atlanta, GA 30348 USA. Please specify what information you believe to be inaccurate and the reason why you believe the information may be inaccurate. FIRST ADVANTAGE will conduct a thorough investigation within 30 days and then notify the consumer of the results of the investigation. If additional information is received from the consumer that is relevant to the investigation during the 30 day timeframe, an additional 15 days may be taken. Only inaccurate information may be removed from your file.
- You have a right to place a fraud security alert statement on your credit report that alerts anyone who reviews your credit information that your identity may have been used without your consent and requests that the reviewer verify your identity before issuing credit.
- You also have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization, except to those with whom you have an existing account or a collection agency acting on behalf of the existing account, for purposes of reviewing (account maintenance, monitoring, credit line increases and account upgrades and enhancements) or collecting the account. Your information may be used for the purposes of prescreening as provided for by the federal Fair Credit Reporting Act, even if a security freeze is on the report. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent; however, using a security freeze may delay, interfere with, or prohibit the timely approval of any subsequent requests or applications regarding a new loan, credit, mortgage, insurance, 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.
- In order to request or remove a fraud security alert or freeze, you will need to contact one of the three credit reporting agencies listed below:

Experian
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
www.experian.com

Equifax
P.O. Box 105788
Atlanta, GA 30348
(800) 685-1111
www.equifax.com

Trans Union
P.O. Box 6790
Fullerton, CA 92834
(877) 680-7289
www.transunion.com

- The credit reporting agencies establish the fees associated with initiating and removing security freezes and alerts. If you have any questions about contacting any of these credit reporting agencies, you can contact First Advantage at 1.800.845.6004 for assistance.
- Texas consumers have a right to file action in court to enforce an obligation of a consumer reporting agency. In the alternative, if agreed to by both parties, after the consumer has followed

the normal dispute procedures and received a notice of the results of the investigation, the matter may be submitted to binding arbitration in the manner provided by the rules of the American Arbitration Association.

Florida Consumers Have the Right to Obtain a Security Freeze

Florida Consumers Have the Right to Obtain a Security Freeze

You have the right to place a "security freeze" on your consumer report, which will prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization. A security freeze must be requested in writing by certified mail to a consumer reporting agency. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent.

YOU SHOULD BE AWARE THAT USING A SECURITY FREEZE TO CONTROL ACCESS TO THE PERSONAL AND FINANCIAL INFORMATION IN YOUR CONSUMER REPORT MAY DELAY, INTERFERE WITH, OR PROHIBIT THE TIMELY APPROVAL OF ANY SUBSEQUENT REQUEST OR APPLICATION YOU MAKE REGARDING A NEW LOAN, CREDIT, MORTGAGE, INSURANCE, 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 consumer report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your consumer report or authorize the release of your consumer report for a designated period of time after the security freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

1. The personal identification number or password.
2. Proper identification to verify your identity.
3. Information specifying the period of time for which the report shall be made available.
4. Payment of a fee authorized by this section.

A consumer reporting agency must authorize the release of your consumer report no later than 3 business days after receiving the above information.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies on behalf of the person or entity, with which you have had an existing account, that requests information in your consumer 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 the right to bring a civil action against anyone, including a consumer reporting agency, who fails to comply with the provisions of s. 501.005, Florida Statutes, which governs the placing of a consumer report security freeze on your consumer report.