

03/23/2022

Dear Anthony,

Thank you for requesting your Employment Data Report. Your Employment Data Report includes all employment data sent to The Work Number by your employer(s). An important document titled "A Summary of Your Rights Under the Fair Credit Reporting Act" is also enclosed. Great care has been taken to report this information correctly. Please help us in achieving even greater accuracy by reviewing all of the enclosed material carefully.

Verifiers who have procured your data in the past 24 months -

Organization Name: Credit Plus Inc Low Va Rates

Date of Request: 03/16/2022

Organization Name: COAF Integration

Date of Request: 10/08/2021

Organization Name: COAF Integration

Date of Request: 10/06/2021

Organization Name: Consumer Portfolio Services

Date of Request: 07/13/2021

Organization Name: Flagship Credit Acceptance LLC

Date of Request: 07/13/2021

Organization Name: Capital One (VOI Batch)

Date of Request: 06/22/2021

Organization Name: NTFN, Inc.

Date of Request: 03/01/2021

Organization Name: DCSA

Date of Request: 02/23/2021

Report accessed for employment purposes.

Organization Name: DCSA

Date of Request: 02/23/2021

Report accessed for employment purposes.

Organization Name: Credit Karma

Date of Request: 08/19/2020

Organization Name: Credit Karma

Date of Request: 07/17/2020

Organization Name: Credit Karma

Date of Request: 06/19/2020

Organization Name: Credit Karma

Date of Request: 05/19/2020

Organization Name: Credit Karma

Date of Request: 04/26/2020

Organization Name: Credit Karma

Date of Request: 03/23/2020

The information provided in this document is an unofficial report, intended for personal use by the employee-recipient only. It is not intended for verification purposes. **Using this document for consumer verification purposes could constitute a violation of the Fair Credit Reporting Act and result in a monetary fine.** If someone is asking you to provide verification of employment or income, please direct them to www.theworknumber.com.

If you need further assistance or wish to dispute any information in your Employment Data Report, please contact our Client Service Center at 866-222-5880 Monday through Friday 8am-7pm CST. Please reference case number 987229896727. If you wish, you may also contact your employer(s) at the address indicated in each employment record below.

Sincerely,
The Work Number Service Team

Attachment
MM, MS

EMPLOYEE NAME	Anthony Billie
SSN	247751945
DATE	03/23/2022

Employer Name	Employer Code	Employer Address
Insight Global (Historical Data Only) 14947		4170 Ashford Dunwoody RoadSuite 250 Atlanta , GA 30319

Information Current as of	Employee Name
03/15/2019	ANTHONY M BILLIE

Employment Status	Most Recent Start Date	Total Time With Employer	Job Title	Rate of Pay
Inactive	01/08/2018	0 years , 2 months	DESKTOP SUPPORT	\$20.59 Hourly

Date of Termination	Original Hire Date	Union Affiliation	Work Location(Job site)
03/16/2018	01/08/2018		

Year	Base Pay	Overtime	Commission	Bonuses	Other Income	Total Pay
2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2018	\$7,199.69	\$0.00	\$0.00	\$0.00	\$1,981.86	\$9,181.55

	Next Projected	Last
Date of Pay Increase		
Amount of Pay Increase	\$0.00	\$0.00

FEIN	Employee Address	Employee Phone Number	Date of Birth
208775560	1 KIRKSHIRE LN SIMPSONVILLE 29680		06/03/1988

INCOME AND DEDUCTIONS

Average Hours Per Pay Period	Pay Cycle
0.0	Weekly

PAY PERIOD DETAIL

Income		Withholding	
Total Gross Earnings	\$0.00		

HISTORICAL PAY PERIOD SUMMARY

Pay Period Begin Date	Pay Period End Date	Pay Date	Hours Worked	Gross Earnings	Net
		03/15/2019	0.0	\$0.00	\$0.00
		03/08/2019	0.0	\$0.00	\$0.00
		03/01/2019	0.0	\$0.00	\$0.00
		02/22/2019	0.0	\$0.00	\$0.00
		02/15/2019	0.0	\$0.00	\$0.00
		02/08/2019	0.0	\$0.00	\$0.00
		02/01/2019	0.0	\$0.00	\$0.00
		01/25/2019	0.0	\$0.00	\$0.00
		01/18/2019	0.0	\$0.00	\$0.00
		01/11/2019	0.0	\$0.00	\$0.00
		01/04/2019	0.0	\$0.00	\$0.00
		12/28/2018	0.0	\$0.00	\$0.00
		12/21/2018	0.0	\$0.00	\$0.00
		12/14/2018	0.0	\$0.00	\$0.00
		12/07/2018	0.0	\$0.00	\$0.00
		11/23/2018	0.0	\$0.00	\$0.00
		11/16/2018	0.0	\$0.00	\$0.00
		11/09/2018	0.0	\$0.00	\$0.00
		11/02/2018	0.0	\$0.00	\$0.00
		10/26/2018	0.0	\$0.00	\$0.00
		10/19/2018	0.0	\$0.00	\$0.00
		10/12/2018	0.0	\$0.00	\$0.00
		10/05/2018	0.0	\$0.00	\$0.00
		09/21/2018	0.0	\$0.00	\$0.00
		09/14/2018	0.0	\$0.00	\$0.00
		09/07/2018	0.0	\$0.00	\$0.00
		08/31/2018	0.0	\$0.00	\$0.00
		08/24/2018	0.0	\$0.00	\$0.00
		08/17/2018	0.0	\$0.00	\$0.00
		08/10/2018	0.0	\$0.00	\$0.00
		08/03/2018	0.0	\$0.00	\$0.00
		07/27/2018	0.0	\$0.00	\$0.00
		07/20/2018	0.0	\$0.00	\$0.00
		07/13/2018	0.0	\$0.00	\$0.00
		07/06/2018	0.0	\$0.00	\$0.00
		06/29/2018	0.0	\$0.00	\$0.00
		06/22/2018	0.0	\$0.00	\$0.00
		06/08/2018	0.0	\$0.00	\$0.00
		06/01/2018	0.0	\$0.00	\$0.00
		05/25/2018	0.0	\$0.00	\$0.00
		05/18/2018	0.0	\$0.00	\$0.00
		05/04/2018	0.0	\$0.00	\$0.00
		04/27/2018	0.0	\$0.00	\$0.00
		04/20/2018	0.0	\$0.00	\$0.00
		04/13/2018	0.0	\$0.00	\$0.00
		04/06/2018	0.0	\$0.00	\$0.00
		03/30/2018	0.0	\$0.00	\$0.00
		03/23/2018	11.0	\$275.00	\$275.00
		03/16/2018	36.0	\$900.00	\$900.00
		03/09/2018	36.0	\$900.00	\$900.00
		03/02/2018	32.0	\$770.88	\$770.88
		02/23/2018	40.0	\$963.60	\$963.60
		02/16/2018	52.0	\$1,252.68	\$1,252.68
		02/09/2018	40.0	\$963.60	\$963.60
		02/02/2018	39.0	\$939.51	\$939.51
		01/26/2018	40.0	\$963.60	\$963.60
		01/19/2018	52.0	\$1,252.68	\$1,252.68

EMPLOYER LEVEL DISCLAIMER

SSV: As of 1/1/21 Insight Global moved to new Employer Code: 21829

Please use employer code 21829 for current data.

This is a general employer message and is provided on every verification for your information and convenience.
Garnishment requests should be sent to: Insight Global, Inc. 4170 Ashford Dunwoody Road, Suite 250, Atlanta, GA 30319.

VOE: As of 1/1/21 Insight Global moved to new Employer Code: 21829

Please use employer code 21829 for current data.

This is a general employer message and is provided on every verification for your information and convenience.
Garnishment requests should be sent to: Insight Global, Inc. 4170 Ashford Dunwoody Road, Suite 250, Atlanta, GA 30319.

VOI: As of 1/1/21 Insight Global moved to new Employer Code: 21829

Please use employer code 21829 for current data.

This is a general employer message and is provided on every verification for your information and convenience.
Garnishment requests should be sent to: Insight Global, Inc. 4170 Ashford Dunwoody Road, Suite 250, Atlanta, GA 30319.

Employer Name	Employer Code	Employer Address
RGIS, LLC	11450	2000 TAYLOR RD Auburn Hills , MI 48326

Information Current as of	Employee Name	Division
05/14/2015	Anthony Billie	477

Employment Status	Most Recent Start Date	Total Time With Employer	Job Title	Rate of Pay
Inactive	04/22/2015	0 years , 1 months	Auditor.	\$8.50 Hourly

Date of Termination	Original Hire Date	Union Affiliation	Work Location(Job site)
05/12/2015	04/22/2015		355 Woodruff RoadSuite 202 Box 7 Greenville , SC 29607

Year	Base Pay	Overtime	Commission	Bonuses	Other Income	Total Pay
2015	\$83.46	\$0.00	\$0.00	\$0.00	\$0.00	\$83.46

	Next Projected	Last
Date of Pay Increase		
Amount of Pay Increase	\$0.00	\$0.00

FEIN	Employee Address	Employee Phone Number	Date of Birth
381613450	13 CRYSTAL AVE Greenville 29605		06/03/1988

MEDICAL INSURANCE

Insurance Available	Employee Eligible	Reason for Ineligibility	Employee Enrolled
Y	N	Part Time or Not Enough Hours	N

Carrier Name	Carrier Address	Carrier Phone Number	Policy Number

Annual Cost	Dependent Coverage Available
0	Y

Name	SSN	Birth Date

Participating in COBRA
N

DENTAL INSURANCE

Insurance Available	Employee Eligible	Employee Enrolled	Carrier Name	Carrier Phone Number	Policy Number
Y	N	N			

VISION INSURANCE

Insurance Available	Employee Eligible	Employee Enrolled	Carrier Name	Carrier Phone Number	Policy Number
Y	N	N			

WORKERS' COMPENSATION

Claim Number	Claim Pending
	N

INCOME AND DEDUCTIONS

Average Hours Per Pay Period Pay Cycle
0.0 Bi-weekly

PAY PERIOD DETAIL 05/01/2015

Income		Withholding	
Total Gross Earnings	\$83.46	Federal Tax	\$0.00
Pension	\$0.00	state Tax	\$1.73
Other Income	\$0.00	Local Tax	\$0.00
		Social Security	\$5.17
		Medicare	\$1.21
		Retirement/401k	\$0.00
		Cafeteria Plan	\$0.00
		Garnishments	\$0.00
		Other Withholding	\$0.00

HISTORICAL PAY PERIOD SUMMARY

Pay Period Begin Date	Pay Period End Date	Pay Date	Hours Worked	Gross Earnings	Net
	05/01/2015	05/08/2015	10.23	\$83.46	

EMPLOYER LEVEL DISCLAIMER

VOE: Wage Garnishment Address: RGIS, LLC. 2000 East Taylor Rd, Auburn Hills, MI? 48326, Attention: Payroll, (fax) 248-309-5979. This is a general employer message and is provided on every verification for your information and convenience.

VOI: Wage Garnishment Address: RGIS, LLC. 2000 East Taylor Rd, Auburn Hills, MI? 48326, Attention: Payroll, (fax) 248-309-5979. This is a general employer message and is provided on every verification for your information and convenience.

Employer Name Employer Code Employer Address
Verizon Wireless – "History" 11708 One Verizon Way
Basking Ridge , NJ 07920

Information Current as of Employee Name Division
03/17/2018 ANTHONY BILLIE

Employment Status	Most Recent Start Date	Total Time With Employer	Job Title	Rate of Pay	Average Hours per pay period
Inactive	07/29/2013	4 years , 7 months	Tech Expert	\$42,024.00 Annual	40.0

Date of Termination Original Hire Date Union Affiliation Work Location(Job site)
03/05/2018 07/29/2013 ,

Year	Base Pay	Overtime	Commission	Bonuses	Other Income	Total Pay
2018	\$4,078.08	\$54.25		\$1,817.00	\$194.62	\$6,143.95
2017	\$29,904.91	\$1,445.31	\$0.00	\$2,897.00	\$2,407.08	\$36,654.30
2016	\$16,276.91	\$505.11		\$2,275.00	\$1,222.81	\$20,279.83
2015	\$29,194.85	\$2,125.82		\$4,892.00	\$2,028.62	\$38,241.29
2014	\$28,762.67	\$3,730.49		\$1,528.00	\$3,208.19	\$37,229.35
2013	\$12,359.68	\$179.74			\$26.00	\$12,565.42

Next Projected Last
Date of Pay Increase
Amount of Pay Increase \$0.00 \$0.00

FEIN Employee Address Employee Phone Number Date of Birth
223372889 1 Kirkshire Lane 06/03/1988
Simpsonville 29680

MEDICAL INSURANCE

Insurance Available Employee Eligible Employee Enrolled next Open Enrollment Date
Y Y N 01/01/2019

Coverage Termination Date	Carrier Name	Carrier Address	Carrier Phone Number	Policy Number
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04/01/2018	No Coverage			
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Annual Cost	Dependent Coverage Available
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0	N
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Name	SSN	Birth Date
oneshia s billie	XXX-XX-3272	07/21/1983

Participating in COBRA

N

DENTAL INSURANCE

Insurance Available	Employee Eligible	Employee Enrolled	Carrier Name	Carrier Phone Number	Policy Number
Y	Y	Y	Dental		

VISION INSURANCE

Insurance Available	Employee Eligible	Employee Enrolled	Carrier Name	Carrier Phone Number	Policy Number
N	N	N			

INCOME AND DEDUCTIONS

Average Hours Per Pay Period	Pay Cycle
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40.0	Bi-weekly
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PAY PERIOD DETAIL 03/17/2018

Income		Withholding	
Total Gross Earnings	\$646.52		

HISTORICAL PAY PERIOD SUMMARY

Pay Period Begin Date	Pay Period End Date	Pay Date	Hours Worked	Gross Earnings	Net
03/11/2018	03/17/2018	03/20/2018	32.0	\$646.52	\$476.08
02/25/2018	03/03/2018	03/02/2018	8.0	\$161.63	\$144.41
02/18/2018	02/24/2018	02/27/2018	null	\$1,838.81	\$1,125.72
01/28/2018	02/03/2018	02/09/2018	104.0	\$1,228.39	\$986.42
01/14/2018	01/20/2018	01/26/2018	48.0	\$824.31	\$689.73
12/31/2017	01/06/2018	01/12/2018	110.29	\$1,444.29	\$1,130.76
12/17/2017	12/23/2017	12/29/2017	97.78	\$1,364.56	\$1,020.93
12/03/2017	12/09/2017	12/15/2017	113.16	\$1,538.19	\$1,101.32
11/26/2017	12/02/2017	12/05/2017	8.15	\$163.43	\$146.00
11/19/2017	11/25/2017	12/01/2017	104.72	\$1,467.51	\$1,096.01
11/05/2017	11/11/2017	11/17/2017	79.76	\$1,233.97	\$925.79
10/22/2017	10/28/2017	11/03/2017	70.82	\$972.05	\$733.27
10/08/2017	10/14/2017	10/20/2017	113.51	\$1,448.16	\$1,081.85
09/24/2017	09/30/2017	10/06/2017	76.52	\$1,212.89	\$910.39
09/10/2017	09/16/2017	09/22/2017	62.93	\$1,121.96	\$843.52
08/27/2017	09/02/2017	09/08/2017	105.84	\$1,399.58	\$1,046.07
08/13/2017	08/19/2017	08/25/2017	145.05	\$1,497.84	\$1,088.30
07/30/2017	08/05/2017	08/11/2017	114.87	\$1,732.14	\$1,247.53
07/16/2017	07/22/2017	07/28/2017	106.48	\$1,425.42	\$1,035.95
07/02/2017	07/08/2017	07/14/2017	129.56	\$1,588.78	\$1,150.12
06/18/2017	06/24/2017	06/30/2017	125.46	\$1,481.40	\$1,076.84
06/11/2017	06/17/2017	06/16/2017	null	\$20.03	\$11.68
06/04/2017	06/10/2017	06/16/2017	142.52	\$2,167.01	\$1,543.38
05/21/2017	05/27/2017	06/02/2017	92.34	\$1,396.59	\$1,015.06
05/07/2017	05/13/2017	05/19/2017	135.34	\$1,831.61	\$1,315.15
04/23/2017	04/29/2017	05/05/2017	78.41	\$1,584.17	\$1,146.99
04/09/2017	04/15/2017	04/21/2017	89.18	\$1,800.77	\$1,264.58
03/26/2017	04/01/2017	04/07/2017	87.23	\$1,771.87	\$1,244.81
03/12/2017	03/18/2017	03/24/2017	80.2	\$1,590.56	\$1,024.92

02/26/2017	03/04/2017	03/10/2017	80.0	\$1,584.62	\$1,147.23
02/19/2017	02/25/2017	02/24/2017	null	\$3,326.09	\$2,065.54
01/29/2017	02/04/2017	02/10/2017	null	\$678.71	\$572.61
01/15/2017	01/21/2017	01/27/2017	8.0	\$817.97	\$671.53
01/01/2017	01/07/2017	01/13/2017	null	\$678.70	\$572.61
12/18/2016	12/24/2016	12/30/2016	null	\$693.32	\$582.48
12/04/2016	12/10/2016	12/16/2016	120.0	\$2,782.32	\$2,087.58
11/20/2016	11/26/2016	12/02/2016	null	\$693.33	\$582.49
11/06/2016	11/12/2016	11/18/2016	null	\$693.33	\$488.12
10/23/2016	10/29/2016	11/04/2016	null	\$693.33	\$517.14
10/09/2016	10/15/2016	10/21/2016	null	\$693.33	\$517.14
09/25/2016	10/01/2016	10/07/2016	null	\$693.33	\$517.14
09/11/2016	09/17/2016	09/23/2016	null	\$693.32	\$517.13
08/28/2016	09/03/2016	09/09/2016	null	\$693.33	\$517.14
08/14/2016	08/20/2016	08/26/2016	null	\$693.33	\$517.14
07/31/2016	08/06/2016	08/12/2016	null	\$693.32	\$517.13
07/17/2016	07/23/2016	07/29/2016	null	\$693.32	\$517.13
07/03/2016	07/09/2016	07/15/2016	-8.0	\$554.06	\$407.32
06/26/2016	07/02/2016	07/06/2016	16.0	\$278.54	\$250.36
06/19/2016	06/25/2016	07/01/2016	null	\$693.33	\$517.14
06/05/2016	06/11/2016	06/17/2016	-8.0	\$567.05	\$321.66
05/22/2016	05/28/2016	06/03/2016	80.49	\$1,401.19	\$861.21
05/08/2016	05/14/2016	05/20/2016	77.01	\$1,346.17	\$959.43
05/01/2016	05/07/2016	05/10/2016	40.0	\$663.17	\$564.99
04/24/2016	04/30/2016	05/06/2016	85.97	\$1,563.98	\$1,128.79
04/10/2016	04/16/2016	04/22/2016	72.64	\$1,266.62	\$901.88
03/27/2016	04/02/2016	04/08/2016	42.62	\$798.21	\$550.60
03/13/2016	03/19/2016	03/25/2016	80.0	\$1,407.57	\$959.18
02/28/2016	03/05/2016	03/11/2016	81.77	\$1,370.35	\$954.88
02/14/2016	02/20/2016	02/26/2016	81.31	\$3,451.71	\$2,252.92
01/31/2016	02/06/2016	02/12/2016	82.27	\$1,382.79	\$1,014.12
01/17/2016	01/23/2016	01/29/2016	80.83	\$1,343.00	\$986.41
01/10/2016	01/16/2016	01/20/2016	2.15	\$53.47	\$48.86
01/03/2016	01/09/2016	01/15/2016	80.25	\$1,332.56	\$979.16
12/20/2015	12/26/2015	12/31/2015	81.26	\$1,364.13	\$1,034.03
12/06/2015	12/12/2015	12/18/2015	80.99	\$1,501.41	\$1,041.54
11/22/2015	11/28/2015	12/04/2015	87.58	\$1,470.71	\$1,008.86
11/08/2015	11/14/2015	11/20/2015	80.79	\$1,419.99	\$1,031.06
10/25/2015	10/31/2015	11/06/2015	86.53	\$1,468.26	\$1,082.60
10/11/2015	10/17/2015	10/23/2015	79.7	\$1,337.34	\$946.10
09/27/2015	10/03/2015	10/09/2015	60.94	\$1,010.33	\$749.41
09/13/2015	09/19/2015	09/25/2015	81.74	\$1,357.17	\$1,004.99
09/06/2015	09/12/2015	09/11/2015	null	\$0.03	\$0.02
08/30/2015	09/05/2015	09/11/2015	82.16	\$1,400.20	\$774.43
08/16/2015	08/22/2015	08/28/2015	80.99	\$1,546.06	\$1,191.05
08/02/2015	08/08/2015	08/14/2015	77.39	\$1,279.75	\$950.81
07/19/2015	07/25/2015	07/31/2015	58.37	\$989.37	\$692.24
07/05/2015	07/11/2015	07/17/2015	71.43	\$1,149.44	\$853.70
06/21/2015	06/27/2015	07/02/2015	72.09	\$1,197.92	\$889.83
06/07/2015	06/13/2015	06/19/2015	57.39	\$951.48	\$705.15
05/24/2015	05/30/2015	06/05/2015	75.69	\$1,282.74	\$953.02
05/10/2015	05/16/2015	05/22/2015	61.95	\$1,027.08	\$762.01
04/26/2015	05/02/2015	05/08/2015	56.61	\$943.11	\$698.85
04/12/2015	04/18/2015	04/24/2015	72.78	\$1,211.45	\$854.73
03/29/2015	04/04/2015	04/10/2015	72.04	\$1,092.64	\$783.88
03/15/2015	03/21/2015	03/27/2015	99.62	\$1,094.62	\$770.33
03/01/2015	03/07/2015	03/13/2015	80.31	\$820.80	\$585.49
02/22/2015	02/28/2015	02/27/2015	null	\$94.60	\$54.51
02/15/2015	02/21/2015	02/27/2015	55.94	\$4,932.62	\$2,924.65
02/01/2015	02/07/2015	02/13/2015	138.46	\$1,372.80	\$1,072.93
01/18/2015	01/24/2015	01/30/2015	80.0	\$1,228.08	\$892.77
01/11/2015	01/17/2015	01/21/2015	29.48	\$77.83	\$67.54

01/04/2015	01/10/2015	01/16/2015	105.16	\$1,194.64	\$854.12
12/28/2014	01/03/2015	01/02/2015	33.79	\$229.63	\$196.41
12/21/2014	12/27/2014	01/02/2015	109.68	\$1,238.14	\$900.77
12/07/2014	12/13/2014	12/19/2014	107.69	\$1,236.06	\$874.79
11/23/2014	11/29/2014	12/05/2014	155.62	\$1,738.60	\$1,229.73
11/09/2014	11/15/2014	11/21/2014	128.39	\$1,180.81	\$814.23
11/02/2014	11/08/2014	11/12/2014	53.72	\$230.33	\$198.33
10/26/2014	11/01/2014	11/07/2014	112.95	\$1,246.31	\$896.92
10/12/2014	10/18/2014	10/24/2014	170.77	\$1,345.50	\$934.59
09/28/2014	10/04/2014	10/10/2014	90.86	\$1,297.80	\$934.86
09/14/2014	09/20/2014	09/26/2014	83.99	\$1,303.13	\$872.53
08/31/2014	09/06/2014	09/12/2014	105.08	\$1,518.43	\$789.83
08/17/2014	08/23/2014	08/29/2014	36.0	\$552.64	\$333.29
08/03/2014	08/09/2014	08/15/2014	91.4	\$1,545.69	\$1,125.55
	08/02/2014	08/02/2014	null	\$1,357.11	
	07/19/2014	07/19/2014	null	\$1,542.68	
	07/05/2014	07/05/2014	null	\$1,400.86	
	07/01/2014	07/01/2014	null	\$2.09	
	06/21/2014	06/21/2014	null	\$1,317.77	
	06/13/2014	06/13/2014	null	\$77.46	
	06/07/2014	06/07/2014	null	\$1,524.70	
	05/24/2014	05/24/2014	null	\$1,454.88	
	05/10/2014	05/10/2014	null	\$1,236.59	
	04/26/2014	04/26/2014	null	\$1,501.84	
	04/12/2014	04/12/2014	null	\$1,286.65	
	03/29/2014	03/29/2014	null	\$1,419.82	
	03/15/2014	03/15/2014	null	\$1,534.31	
	03/01/2014	03/01/2014	null	\$2,487.95	
	02/15/2014	02/15/2014	null	\$1,429.10	
	02/01/2014	02/01/2014	null	\$1,196.19	
	01/18/2014	01/18/2014	null	\$1,197.44	
	01/04/2014	01/04/2014	null	\$1,186.71	
	12/21/2013	12/21/2013	null	\$1,219.19	
	12/07/2013	12/07/2013	null	\$954.29	
	12/06/2013	12/06/2013	null	\$238.68	
	11/23/2013	11/23/2013	null	\$1,220.78	
	11/09/2013	11/09/2013	null	\$1,162.64	
	10/26/2013	10/26/2013	null	\$1,199.23	
	10/12/2013	10/12/2013	null	\$1,201.46	
	09/28/2013	09/28/2013	null	\$1,196.10	
	09/14/2013	09/14/2013	null	\$1,192.30	
	08/31/2013	08/31/2013	null	\$1,192.30	
	08/17/2013	08/17/2013	null	\$1,788.45	

EMPLOYER LEVEL DISCLAIMER

INS: PLEASE NOTE: Current data from 2019 and forward may be found under employer code 10303. For additional assistance, please contact: vz-immigration@verizon.com

SSV: PLEASE NOTE: Current data from 2019 and forward may be found under employer code 10303. Please forward all wage garnishment requests to: Verizon Garnishments 2nd Floor 899 Heathrow Park Lane Lake Mary, FL 32746. For historic Alltel employees, there is additional history under employer code 11464

VOE: PLEASE NOTE: Current data may be found under employer code 10303. For historic Alltel employees, there is additional history under employer code 11464. Please forward all wage garnishment requests to: Verizon Garnishments 2nd Floor 899 Heathrow Park Lane Lake Mary, FL 32746

VOI: PLEASE NOTE: Current data from 2019 and forward may be found under employer code 10303. Please forward all wage garnishment requests to: Verizon Garnishments 2nd Floor 899 Heathrow Park Lane Lake Mary, FL 32746. Other income may include, but is not limited to: differential pay; stock awards and exercised stock options; auto allowance, travel, and housing allowances; severance pay; and taxable educational expenses. For historic Alltel employees, there is additional history under employer code 11464

Employer Name	Employer Code	Employer Address
Charter Communications	10362	12405 Powerscourt Drive St. Louis , MO 63131

Information Current as of	Employee Name	Division
12/20/2013	ANTHONY BILLIE	

Employment Status	Most Recent Start Date	Total Time With Employer	Job Title	Rate of Pay
Inactive	11/28/2011	1 years , 2 months	BROADBAND SALES SPEC	\$986.40 Bi-weekly

Date of Termination	Original Hire Date	Union Affiliation	Work Location(Job site)
01/31/2013	11/28/2011		

Year	Base Pay	Overtime	Commission	Bonuses	Other Income	Total Pay
2013	\$3,600.28	\$400.92	\$2,609.07	\$0.00	\$203.75	\$6,814.02
2012	\$23,991.83	\$3,242.58	\$10,828.43	\$0.00	\$3,060.40	\$41,123.24
2011	\$1,971.32	\$15.10	\$400.00	\$0.00	\$0.00	\$2,386.42

	Next Projected Last
Date of Pay Increase	
Amount of Pay Increase	\$0.00 \$0.00

FEIN	Employee Address	Employee Phone Number	Date of Birth
431659860	13 CRYSTAL AVE GREENVILLE 29605		06/03/1988

MEDICAL INSURANCE

Insurance Available	Employee Eligible	Employee Enrolled
N	N	N

Carrier Name	Carrier Address	Carrier Phone Number	Policy Number

Annual Cost	Dependent Coverage Available
0	N

Name	SSN	Birth Date

Participating in COBRA
N

DENTAL INSURANCE

Insurance Available	Employee Eligible	Employee Enrolled	Carrier Name	Carrier Phone Number	Policy Number
N	N	N			

VISION INSURANCE

Insurance Available	Employee Eligible	Employee Enrolled	Carrier Name	Carrier Phone Number	Policy Number
N	N	N			

INCOME AND DEDUCTIONS

Average Hours Per Pay Period	Pay Cycle
0.0	Bi-weekly

PAY PERIOD DETAIL 02/09/2013

Income		Withholding
Total Gross Earnings	\$1,175.68	

HISTORICAL PAY PERIOD SUMMARY

Pay Period Begin Date	Pay Period End Date	Pay Date	Hours Worked	Gross Earnings	Net
	02/09/2013	02/15/2013	16.23	\$1,175.68	\$981.42
	01/26/2013	02/01/2013	79.54	\$1,879.27	\$1,389.70
	01/12/2013	01/18/2013	90.22	\$1,887.02	\$1,391.38
	12/29/2012	01/04/2013	89.15	\$1,872.05	\$1,376.04
	12/15/2012	12/21/2012	80.0	\$1,569.19	\$1,233.38
	12/01/2012	12/07/2012	77.44	\$1,525.51	\$1,387.98
	11/17/2012	11/23/2012	80.24	\$1,631.64	\$1,470.07
	11/03/2012	11/09/2012	80.33	\$1,596.83	\$1,443.13
	10/20/2012	10/26/2012	80.19	\$1,353.69	\$1,250.06
	10/06/2012	10/12/2012	76.66	\$2,360.41	\$1,999.15
	09/22/2012	09/28/2012	57.73	\$863.59	\$807.78
	09/15/2012	09/21/2012	120.09	\$2,151.53	\$1,851.53
	09/01/2012	09/07/2012	84.99	\$1,995.23	\$1,738.46
	08/18/2012	08/24/2012	84.01	\$1,651.21	\$1,485.20
	08/04/2012	08/10/2012	99.68	\$1,896.79	\$1,667.24
	07/21/2012	07/27/2012	106.12	\$1,995.71	\$1,738.79
	07/07/2012	07/13/2012	86.45	\$1,485.96	\$1,173.18
	06/23/2012	06/29/2012	84.23	\$1,748.05	\$1,362.00
	06/09/2012	06/15/2012	84.23	\$1,558.26	\$1,225.49
	05/26/2012	06/01/2012	73.55	\$965.12	\$796.08
	05/12/2012	05/18/2012	65.01	\$1,259.61	\$1,009.42
	04/28/2012	05/04/2012	78.25	\$1,033.38	\$845.73
	04/14/2012	04/20/2012	68.41	\$896.87	\$746.22
	03/31/2012	04/06/2012	61.51	\$1,325.70	\$1,057.24
	03/17/2012	03/23/2012	72.55	\$1,810.61	\$1,401.00
	03/03/2012	03/09/2012	94.44	\$1,320.76	\$1,053.65
	02/18/2012	02/24/2012	54.75	\$1,337.16	\$1,071.35
	02/04/2012	02/10/2012	83.73	\$1,587.32	\$1,252.34
	01/21/2012	01/27/2012	80.52	\$1,096.25	\$868.93
	01/07/2012	01/13/2012	80.4	\$1,093.96	\$867.27
	12/25/2011	12/30/2011	80.13	\$1,190.16	\$935.62
	12/10/2011	12/16/2011	80.5	\$1,196.26	\$940.03

EMPLOYER LEVEL DISCLAIMER

SSV: If the Most Recent Hire Date is an earlier date than the Original Hire Date, it is reflecting the employee's original hire date from an acquired company.

VOE: If the Most Recent Hire Date is an earlier date than the Original Hire Date, it is reflecting the employee's original hire date from an acquired company.

VOI: If the Most Recent Hire Date is an earlier date than the Original Hire Date, it is reflecting the employee's original hire date from an acquired company.

Employer Name	Employer Code	Employer Address
Apex Systems, LLC 11535		4400 Cox Road, Suite 200 Glen Allen , VA 23060

Information Current as of	Employee Name	Division
08/17/2018	ANTHONY M BILLIE	541773546

Employment Status	Most Recent Start Date	Total Time With Employer	Job Title	Rate of Pay
Inactive	04/16/2018	0 years , 3 months	DESKTOP SUPPORT	\$28.50 Hourly

Date of Termination	Original Hire Date	Union Affiliation	Work Location(Job site)
07/30/2018	04/16/2018		

Year	Base Pay	Overtime	Commission	Bonuses	Other Income	Total Pay
2018	\$17,100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$17,100.00

	Next Projected	Last
Date of Pay Increase		
Amount of Pay Increase	\$0.00	\$0.00

FEIN	Employee Address	Employee Phone Number	Date of Birth
541773546	7927 ST. IVES ROAD APT. 107 NORTH CHARLESTON 29407		06/03/1988

INCOME AND DEDUCTIONS

Average Hours Per Pay Period	Pay Cycle
0.0	Weekly

PAY PERIOD DETAIL 07/28/2018

Income	Withholding
Total Gross Earnings \$1,140.00	

HISTORICAL PAY PERIOD SUMMARY

Pay Period Begin Date	Pay Period End Date	Pay Date	Hours Worked	Gross Earnings	Net
	07/28/2018	08/03/2018	40.0	\$1,140.00	\$826.67
	07/21/2018	07/27/2018	40.0	\$1,140.00	\$826.67
	07/14/2018	07/20/2018	40.0	\$1,140.00	\$826.67
	07/07/2018	07/13/2018	40.0	\$1,140.00	\$826.68
	06/30/2018	07/06/2018	40.0	\$1,140.00	\$826.68
	06/23/2018	06/29/2018	40.0	\$1,140.00	\$826.67
	06/16/2018	06/22/2018	40.0	\$1,140.00	\$826.67
	06/09/2018	06/15/2018	40.0	\$1,140.00	\$826.67
	06/02/2018	06/08/2018	40.0	\$1,140.00	\$826.67
	05/26/2018	06/01/2018	40.0	\$1,140.00	\$842.80
	05/19/2018	05/25/2018	40.0	\$1,140.00	\$842.81
	05/12/2018	05/18/2018	40.0	\$1,140.00	\$842.80
	05/05/2018	05/11/2018	40.0	\$1,140.00	\$842.80
	04/28/2018	05/04/2018	40.0	\$1,140.00	\$860.83
	04/21/2018	04/27/2018	40.0	\$1,140.00	\$907.00

EMPLOYER LEVEL DISCLAIMER

VOE: Garnishment requests should be sent to: Apex Systems, Inc. Attention: Payroll Department 4400 Cox Rd.#200 Glen Allen, VA 23060. This is a general employer message and is provided on every verification for your information and convenience.

VOI: Garnishment requests should be sent to: Apex Systems, Inc. Attention: Payroll Department 4400 Cox Rd.#200 Glen Allen, VA 23060. This is a general employer message and is provided on every verification for your information and convenience.

Employer Name	Employer Code	Employer Address
DialAmerica Marketing	10643	960 Macarthur Blvd. Mahwah , NJ 07495-0094

Information Current as of	Employee Name	Division
03/01/2010	ANTHONY M BILLIE	265

Employment Status	Most Recent Start Date	Job Title	Rate of Pay	Average Hours per pay period
No Longer Employed	01/26/2009	RENEWAL REP	\$7.50 Hourly	14.0

Date of Termination	Union Affiliation	Work Location(Job site)
02/03/2009		

Year	Base Pay	Overtime	Commission	Bonuses	Other Income	Total Pay
2010	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2009	\$84.39	\$0.00	\$0.00	\$0.00	\$131.84	\$216.23

	Next Projected	Last
Date of Pay Increase		
Amount of Pay Increase	\$0.00	\$0.00

FEIN	Employee Address	Employee Phone Number	Date of Birth
222115626	13 CRYSTAL AVE. GREENVILLE 29605		

INCOME AND DEDUCTIONS

Average Hours Per Pay Period
14.0

PAY PERIOD DETAIL 02/08/2009

Income		Withholding	
Total Gross Earnings	\$43.95		

HISTORICAL PAY PERIOD SUMMARY

Pay Period Begin Date	Pay Period End Date	Pay Date	Hours Worked	Gross Earnings	Net
	02/08/2009	02/14/2009	5.86	\$43.95	
	02/01/2009	02/07/2009	22.97	\$172.28	
	10/04/2008	09/21/2008	0.0		
	09/21/2008	10/04/2008	0.0		

EMPLOYER LEVEL DISCLAIMER

VOE: Wage Garnishment Address: Dial America Marketing Inc., 960 Macarthur Blvd., Mahwah, NJ 07495-0094, Attention: Payroll Department. This is a general employer message and is provided on every verification for your information and convenience. Employees with an active status but an old as-of-date, may have been promoted to a fulltime status. DialAmerica does not send data for fulltime employees to The Work Number. If additional information is required, please contact DialAmerica's Human Resource department at the following numbers: 201-327-0200 ext. 2112 or ext. 2476 or ext. 2479. SPECIAL INFORMATION ABOUT THIS EMPLOYER If the message "Data Not Provided" is displayed in the Federal Employer ID Number (FEIN) field for the verification above, please use 22-2115626, which this employer has identified as the corporate level FEIN associated with their account. The Work Number is in the process of adding individual record level information to the FEIN field in the verification. If there is a number displayed in FEIN field from the above verification and it differs from the one appearing in this disclaimer message, please use the number from the FEIN field in the verification, as it is employee-specific.

VOI: Wage Garnishment Address: Dial America Marketing Inc., 960 Macarthur Blvd., Mahwah, NJ 07495-0094, Attention: Payroll Department. This is a general employer message and is provided on every verification for your information and convenience. Employees with an active status but an old as-of-date, may have been promoted to a fulltime status. DialAmerica does not send data for fulltime employees to The Work Number. If additional information is required, please contact DialAmerica's Human Resource department at the following numbers: 201-327-0200 ext. 2112 or ext. 2476 or ext. 2479. SPECIAL INFORMATION ABOUT THIS EMPLOYER If the message "Data Not Provided" is displayed in the Federal Employer ID Number (FEIN) field for the verification above, please use 22-2115626, which this employer has identified as the corporate level FEIN associated with their account. The Work Number is in the process of adding individual record level information to the FEIN field in the verification. If there is a number displayed in FEIN field from the above verification and it differs from the one appearing in this disclaimer message, please use the number from the FEIN field in the verification, as it is employee-specific.

Employer Name	Employer Code	Employer Address
Adapt Forward, LLC	13096	5895 Core Ave Suite 416 North Charleston , SC 29406

Information Current as of	Employee Name	Division
03/12/2022	Anthony M Billie	14P1

Employment Status	Most Recent Start Date	Total Time With Employer	Job Title	Rate of Pay	Average Hours per pay period
Active	06/28/2021	0 years , 8 months	SeP Analyst	\$81,000.00 Annual	40.0

Original Hire Date	Union Affiliation	Work Location(Job site)
06/28/2021	U	,

Year	Base Pay	Overtime	Commission	Bonuses	Other Income	Total Pay
2022	\$15,131.04	\$0.00	\$0.00	\$650.00	\$1,195.53	\$16,976.57
2021	\$33,198.80	\$0.00	\$0.00	\$0.00	\$2,799.28	\$35,998.08

	Next Projected	Last
Date of Pay Increase		02/01/2022
Amount of Pay Increase	\$0.00	\$4,387.50

FEIN	Employee Address	Employee Phone Number	Date of Birth
481304650	4986 Wetland Xing Apt. 2120 North Charleston , South Carolina 29418		06/03/1988

WORKERS' COMPENSATION

Claim Number	Claim Pending
	N

INCOME AND DEDUCTIONS

Average Hours Per Pay Period	Pay Cycle
40.0	Semi-monthly

PAY PERIOD DETAIL 02/28/2022

Income		Withholding	
Total Gross Earnings	\$3,375.00	Federal Tax	\$404.46
Pension	\$0.00	state Tax	\$182.33
Other Income	\$311.54	Local Tax	\$0.00
		Social Security	\$209.38
		Medicare	\$48.97
		Retirement/401k	\$0.00
		Cafeteria Plan	\$0.00
		Garnishments	\$0.00
		Other Withholding	\$182.35

HISTORICAL PAY PERIOD SUMMARY

Pay Period Begin Date	Pay Period End Date	Pay Date	Hours Worked	Gross Earnings	Net
02/16/2022	02/28/2022	03/15/2022	72.0	\$3,375.00	\$2,347.51
02/01/2022	02/15/2022	02/28/2022	88.0	\$4,025.00	\$2,736.22
01/16/2022	01/31/2022	02/15/2022	88.0	\$3,192.19	\$2,238.20
01/01/2022	01/15/2022	01/31/2022	80.0	\$3,192.19	\$2,238.21
12/16/2021	12/31/2021	01/14/2022	96.0	\$3,192.19	\$2,238.20
12/01/2021	12/15/2021	12/30/2021	88.0	\$3,192.19	\$2,226.14
11/16/2021	11/30/2021	12/15/2021	88.0	\$3,192.19	\$2,226.12
11/01/2021	11/15/2021	11/30/2021	88.0	\$3,192.19	\$2,226.12
10/16/2021	10/31/2021	11/15/2021	80.0	\$3,192.19	\$2,226.13
10/01/2021	10/15/2021	10/29/2021	88.0	\$3,192.19	\$2,226.12
09/16/2021	09/30/2021	10/15/2021	88.0	\$3,192.19	\$2,226.13
09/01/2021	09/15/2021	09/30/2021	88.0	\$3,192.19	\$2,226.12
08/16/2021	08/31/2021	09/15/2021	96.0	\$3,192.19	\$2,226.13
08/01/2021	08/15/2021	08/31/2021	80.0	\$3,192.19	\$2,226.12
07/16/2021	07/31/2021	08/13/2021	88.0	\$3,192.19	\$2,226.12
07/01/2021	07/15/2021	07/30/2021	88.0	\$3,192.19	\$2,226.13
06/16/2021	06/30/2021	07/15/2021	24.0	\$883.99	\$751.63

EMPLOYER LEVEL DISCLAIMER

SSV: This is a general employer message and is provided on every verification for your information and convenience.

Garnishment requests should be sent to:
TriNet
Attn: Garnishment Department
9000 Town center Parkway
Bradenton, FL 34602

Other income may contain non-taxable reimbursements.

The wages reflected in this verification are ONLY wages processed through TriNet, and may not accurately reflect the wages paid to the employee during the entirety of their employment.

VOE: This is a general employer message and is provided on every verification for your information and convenience.

Garnishment requests should be sent to:
TriNet
Attn: Garnishment Department
9000 Town center Parkway
Bradenton, FL 34602

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Attn: Garnishment Department
9000 Town center Parkway
Bradenton, FL 34602

Other income may contain non-taxable reimbursements.

The wages reflected in this verification are ONLY wages processed through TriNet, and may not accurately reflect the wages paid to the employee during the entirety of their employment.

EMPLOYEE LEVEL DISCLAIMER

Payroll Disclaimer: TriNet HR Corporation is a professional employer organization that provides businesses with payroll, benefits plans, and other administrative services.

Employer Name	Employer Code	Employer Address
Cerner Corporation 17917		2800 Rockcreek Pkwy. Kansas City , MO 64117-2530

Information Current as of	Employee Name	Division
07/03/2021	Anthony M Billie	454472754

Employment Status	Most Recent Start Date	Total Time With Employer	Job Title	Rate of Pay
No Longer Employed	10/25/2019	1 years , 8 months	Network Engineer II	\$76,612.50 Annual

Date of Termination	Original Hire Date	Union Affiliation	Work Location(Job site)
06/28/2021	10/25/2019		

Year	Base Pay	Overtime	Commission	Bonuses	Other Income	Total Pay
2021	\$37,167.96	\$0.00	\$0.00	\$4,000.00	\$4,021.52	\$45,189.48

	Next Projected	Last
Date of Pay Increase		
Amount of Pay Increase	\$0.00	\$0.00

FEIN	Employee Address	Employee Phone Number	Date of Birth
454472754	12206 Parkview Lane Summerville 29486		06/03/1988

WORKERS' COMPENSATION

Claim Number	Claim Pending
	N

INCOME AND DEDUCTIONS

Average Hours Per Pay Period	Pay Cycle
0.0	Bi-weekly

PAY PERIOD DETAIL 07/03/2021

Income		Withholding	
Total Gross Earnings	\$3,241.30		

HISTORICAL PAY PERIOD SUMMARY

Pay Period Begin Date	Pay Period End Date	Pay Date	Hours Worked	Gross Earnings	Net
	07/03/2021	07/09/2021	48.0	\$3,241.30	\$2,245.63
	06/19/2021	06/25/2021	80.0	\$2,946.63	\$1,995.49
	06/05/2021	06/11/2021	80.0	\$2,946.63	\$1,995.48
	05/22/2021	05/28/2021	80.0	\$2,946.63	\$1,995.49
	05/08/2021	05/14/2021	80.0	\$2,946.63	\$1,995.48
	04/24/2021	04/30/2021	80.0	\$2,946.63	\$1,995.49
	04/10/2021	04/16/2021	80.0	\$6,946.63	\$4,387.47
	03/27/2021	04/02/2021	80.0	\$2,946.63	\$2,446.62
	03/13/2021	03/19/2021	80.0	\$2,946.63	\$1,995.49
	02/27/2021	03/05/2021	80.0	\$2,884.62	\$1,958.69
	01/30/2021	02/05/2021	80.0	\$2,884.62	\$1,958.70
	01/16/2021	01/22/2021	80.0	\$2,884.62	\$1,958.70
	01/02/2021	01/08/2021	8.0	\$2,836.66	\$2,020.48

State of South Carolina - Notice to Consumers

Note: The terms "consumer report", "credit report" and "credit file" as may be used in this notice are intended to reference your Employment Data Report issued by TALX Corporation, a provider of The Work Number®. The term "consumer reporting agency" or similar terms in this notice refer to TALX Corporation, a provider of The Work Number. Please note that The Work Number does not provide traditional credit information, but state law may include the employment and income data provided by The Work Number within its definition of a consumer report.

You may request that a security freeze be placed on your credit report by sending a request in writing by mail or by contacting us on the Internet. The security freeze on your credit report will prohibit the consumer reporting agency from releasing your credit report without your express authorization. The security freeze is designed to prevent the release of your credit report without your consent. However, you should be aware that using a security freeze to take control over who is allowed access to the personal and financial information in your credit report may delay, interfere with or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, government services or payments, rental housing, employment, investment, license, cellular telephone, utilities, digital signature, Internet credit card transaction or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the security freeze from your credit report or to authorize the temporary release of your credit report for a specific party or specific period of time while the security freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all the following:

1. Proper identification.
2. The unique personal identification number or password provided by the consumer reporting agency.
3. The proper information regarding the specific party or specific period of time for which the credit report is to be available.

The consumer reporting agency will remove the security freeze from your credit file within 3 business days after receiving the above information.

The consumer reporting agency will authorize the temporary release of your credit report not later than 3 business days after receiving the above information via your written request and within 15 minutes when your request is received via telephone or internet.

A security freeze does not apply to certain persons, including a person, or collection agencies acting on behalf of a person, with whom you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. A security freeze does not apply to the use of your credit report for insurance underwriting purposes.

If you are actively seeking a new credit, loan, utility, or telephone account, you should understand that the procedures involved in lifting security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit to enable the lifting to take effect.

How to Freeze Your Report

A security freeze request may be sent via mail to:

Equifax Workforce Solutions
Attn: Employment Data Freeze
3470 Rider Trail South
Earth City, MO 63045

You may also send a freeze request to:

Email: TWNFreeze@equifax.com
Phone: 1-866-222-5880
Fax: 877-879-8182

We will provide you with confirmation of the placement of your freeze. Please note that although some state laws may allow us to charge a fee, TALX Corporation never charges any fees to place or remove a security freeze.

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 N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be

removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

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

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or

collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>