

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

06/10/2024

SANTOSH MALLA THAKURI
7207 JAYHAWK STREET
ANNANDALE, VA 22003

Dear SANTOSH MALLA THAKURI :

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

ATOS SYNTEL INC
525 E BIG BEAVER RD STE 300
TROY,MI,48083-1367

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

SANTOSH MALLA THAKURI
XXX-XX-XXXX
CID - 288264166

ATOS SYNTEL INC
525 E BIG BEAVER RD STE 300
TROY, MI 48083-1367

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:

(800)888-5773 (outside North America +1 971-280-8128)

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.

General Consumer Information

Consumer's Name

SANTOSH MALLA THAKURI

Client Name

ATOS SYNTEL INC

Cost Center

US099K0021

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

7207 JAYHAWK STREET
ANNANDALE, VA 22003

Date of Birth

XX/XXX/XXXX

Consumer Contact

(571)228-2844

Consumer Alternate Contact

Other Names

Not Provided

Information Regarding this Order:

Position Applied For

Date Ordered

07/Jun/2024 01:58:23 PM

Background Check Completion Date

10/Jun/2024 08:08:44 AM

Report Last Updated on

10/Jun/2024 08:08:44 AM

Date Report Printed

10/Jun/2024 08:08:46 AM

Self-Disclosed Criminal History

None

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.

* Candidate doesn't have Middle Name

CID - 288264166

First Advantage Case ID WPS-288264166

Page 2 of 18 (Includes Associated Documents)

Page 2 of 9

First Advantage Background Report Summary**Consumer's Name** SANTOSH MALLA THAKURI**Date Ordered:** 07/Jun/2024 01:58:23 PM**Background Check Completion** 10/Jun/2024 08:08:44 AM**Date:****Score Result** Complete**Package Name: STANDARD LATERAL WITH DRUG TEST**

Package Searches Ordered	Status	Review	Score
Social Security Verification	Complete	No	
Social Security Verification	Complete	No	Eligible
Present Employment	Complete	No	
Present Employment - THOTHIT LLC IRVING, TX	Complete	No	Eligible
Former Employment	Complete	No	
Former Employment - KUEBIKO INC EULESS, TX	Complete	No	Eligible
Former Employment - MATLEN SILVER GROUP SOMERVILLE, NJ	Complete	No	Eligible
Education	Complete	No	
Education - MARYMOUNT UNIVERSITY ANNANDALE, VA	Complete	No	Eligible
First Advantage National Criminal File Plus	Complete	No	
First Advantage National Criminal File Plus ANNANDALE, FAIRFAX, VA	Complete	No	Eligible
Felony Including Misdemeanor Or Other	Complete	No	
Felony Including Misdemeanor Or Other ANNANDALE, FAIRFAX, VA	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
Fraud & Abuse Search Level 3	Complete	No	
Fraud & Abuse Search Level 3	Complete	No	Complete
Additional Searches Ordered			
Consent Based SSN Verification	Complete	No	
Consent Based SSN Verification	Complete	No	Eligible

Score Status

06/10/2024

* 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.

Employment And Education Date Gap Scan

Date Gap Scan

Start Date	End Date	Name	Component
09/15/2023	PRESENT	THOTHIT LLC	Present Employment
04/03/2023	08/31/2023	MATLEN SILVER GROUP	Former Employment
08/13/2022	04/03/2023	*****GAP of (233 Days)*****	
08/24/2020	08/13/2022	MARYMOUNT UNIVERSITY	Education
[OVERLAP]			
07/02/2016	10/02/2020	KUEBIKO INC	Former Employment
06/11/2014	07/02/2016	*****GAP of (751 Days)*****	
06/10/2014	06/11/2014	**** Scan Start Date ****	

Asterisk (*) dates are automatically calculated by the system.

Consent Based SSN Verification

Status: Complete

Score: Eligible

Date Completed: 10/Jun/2024

Consent Based Social Security Number Verification verifies that an individual's name and SSN match the Social Security Administration's (SSA) master file and that the SSN is not issued to a person who has been reported as deceased.

Customer Provided Information

Name SANTOSH MALLA THAKURI

SSN XXX-XX-XXXX

DOB XX/XX/XXXX

Remark

06/10/24: VERIFIED - THE INFORMATION SUBMITTED FOR VERIFICATION MATCHES SOCIAL SECURITY ADMINISTRATION'S RECORDS.

Order Process History

Date	Description
07/Jun/2024 02:30:15 PM	Research Required -- First Advantage Research In Progress -- Delay Possible.
07/Jun/2024 02:30:18 PM	Record Ordered.
07/Jun/2024 02:30:29 PM	Emailed Candidate Requesting Document for CBSV: Delay Possible.
10/Jun/2024 08:08:21 AM	Search In Progress.
10/Jun/2024 08:08:21 AM	Record Ordered.
10/Jun/2024 08:08:28 AM	Search In Progress.
10/Jun/2024 08:08:34 AM	Record Judged.

Social Security Verification

Status: Complete

Score: Eligible

Date Completed: 10/Jun/2024

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/XX/XXXX

Name Type Report Subject

Name MALLA-THAKURI, SANTOSH

Name Type Former Name

Name MALLA, THAKURI SANTOSH

Addr Type Residence Address**First Date** 03 /01 /2024
Last 03 /01 /2024**Address** 7202 JAYHAWK ST
ANNANDALE, VA 22003**Addr Type** Former Address**First Date** 04 /01 /2016
Last 04 /01 /2016**Address** 4415 ELAN CT
ANNANDALE, VA 22003**Addr Type** Former Address**First Date** 05 /01 /2019
Last 03 /01 /2020**Address** 4409 ELAN CT
ANNANDALE, VA 22003**Addr Type** Former Address**First Date** 01 /01 /2021
Last 12 /01 /2021**Address** 4900 VAN WALBEEK PL
ANNANDALE, VA 22003**Addr Type** Former Address**First Date** 11 /01 /2023
Last 03 /01 /2024**Address** 7207 JAYHAWK ST
ANNANDALE, VA 22003**Remarks and/or Social Security Alerts**

06/07/24: SOCIAL SECURITY NUMBER ISSUE DATE CANNOT BE VERIFIED.

06/07/24: SSN PROVIDED WAS CHECKED AGAINST THE DEATH MASTER INDEX AND NO MATCH WAS REPORTED.

Order Process History

Date	Description
07/Jun/2024 01:59:12 PM	Search In Progress.
07/Jun/2024 01:59:13 PM	Search In Progress.
07/Jun/2024 02:29:34 PM	Research Required -- First Advantage Research In Progress -- Delay Possible.
10/Jun/2024 08:08:41 AM	Record Judged.

Present Employment - THOTHIT LLC IRVING, TX**Status:** Complete**Score:** Eligible**Date Completed:** 07/Jun/2024**Consideration Code** No Considerations**Company** THOTHIT LLC**Line of Business****Address** IRVING, TX

Verified by First Advantage		Provided by Consumer
Position		FULL STACK JAVA DEVELOPER
Employment Dates	15/Sep/2023 to Present	02/Sep/2023 to Present
Location		IRVING

Source Information

Date	Title	Contact Method(Telephone)	Contact Method(Fax)	Contact Method(Email)
07/Jun/2024 02:15:00 PM	TWN/TALX			

Remark

06/07/24: THIS ENTITY UTILIZES A THIRD PARTY SOURCE. THE INFORMATION PROVIDED IS LIMITED TO POSITION AND DATES OF EMPLOYMENT. ADDITIONAL INFORMATION IS NOT AVAILABLE DUE TO THAT ENTITY'S POLICY.

Order Process History

Date	Description
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07/Jun/2024 01:59:12 PM	Verification Request Received and/or Ready For Processing.
07/Jun/2024 02:15:55 PM	Verified
07/Jun/2024 02:18:18 PM	Element Completed.

Former Employment - KUEBIKO INC EULESS, TX**Status: Complete****Score: Eligible****Date Completed: 07/Jun/2024****Consideration Code** No Considerations**Company** KUEBIKO INC**Line of Business****Address** EULESS, TX

	Verified by First Advantage	Provided by Consumer
Position	JAVA DEVELOPER	JAVA DEVELOPER
Employment Dates	02/Jul/2016 to 02/Oct/2020	02/Jul/2016 to 02/Mar/2023
Location	EULESS	

Source Information

Date	Title	Contact Method(Telephone)	Contact Method(Fax)	Contact Method(Email)
07/Jun/2024 02:10:00 PM	VERIFIED!			

Remark

06/07/2024: VERIFICATION DATA VERIFIED BY VERIFIED!

Order Process History

Date	Description
07/Jun/2024 01:59:12 PM	Verification Request Received and/or Ready For Processing.
07/Jun/2024 01:59:12 PM	Verification In Progress
07/Jun/2024 02:10:14 PM	Verified
07/Jun/2024 02:14:29 PM	Element Completed.

Former Employment - MATLEN SILVER GROUP SOMERVILLE, NJ**Status: Complete****Score: Eligible****Date Completed: 07/Jun/2024****Consideration Code** No Considerations**Company** MATLEN SILVER GROUP**Line of Business****Address** SOMERVILLE, NJ

	Verified by First Advantage	Provided by Consumer
Position	J2EE DEVELOPER	FULL STACK JAVA DEVELOPER
Employment Dates	03/Apr/2023 to 31/Aug/2023	02/Apr/2023 to 02/Aug/2023
Location	SOMERVILLE	

Source Information

Date	Title	Contact Method(Telephone)	Contact Method(Fax)	Contact Method(Email)
07/Jun/2024 02:16:00 PM	TWN/TALX			

Remark

06/07/24: THIS ENTITY UTILIZES A THIRD PARTY SOURCE. THE INFORMATION PROVIDED IS LIMITED TO POSITION AND DATES OF EMPLOYMENT. ADDITIONAL INFORMATION IS NOT AVAILABLE DUE TO THAT ENTITY'S POLICY.

Order Process History

Date	Description
07/Jun/2024 01:59:12 PM	Verification Request Received and/or Ready For Processing.
07/Jun/2024 01:59:12 PM	Verification In Progress
07/Jun/2024 02:16:10 PM	Verified
07/Jun/2024 02:19:01 PM	Element Completed.

Education - MARYMOUNT UNIVERSITY ANNANDALE, VA

Status: Complete

Score: Eligible

Date Completed: 07/Jun/2024

Consideration Code No Considerations

School MARYMOUNT UNIVERSITY

Address ANNANDALE, VA

	Verified by First Advantage	Provided by Consumer
Attendance Dates	24/Aug/2020 to 13/Aug/2022	02/Aug/2020 to 02/Aug/2022
Location		
Major	INFORMATION TECHNOLOGY	BACHELOR IN INFORMATION AND TECHNOLOGY
Degree/Diploma	BACHELOR OF SCIENCE	BACHELORS
Graduation Year		2022
Graduation Date REP	13/Aug/2022	

Source Information

Date	Title	Contact Method(Telephone)	Contact Method(Fax)	Contact Method(Email)
07/Jun/2024 02:08:00 PM	VERIFIED!			

Remark

06/07/2024: VERIFICATION DATA VERIFIED BY VERIFIED!

Order Process History

Date	Description
07/Jun/2024 01:59:12 PM	Verification Request Received and/or Ready For Processing.
07/Jun/2024 01:59:13 PM	Verification In Progress
07/Jun/2024 02:08:40 PM	Verified
07/Jun/2024 02:15:13 PM	Element Completed.

First Advantage National Criminal File Plus ANNANDALE, FAIRFAX, VA

Status: Complete

Score: Eligible

Date Completed: 07/Jun/2024

Record Source	DATABASE SEARCH
Search Results	No Record Found
Search Type	First Advantage National Criminal File Plus Search
Date of Search	06/07/2024
Address Covered	7207 JAYHAWK STREET
Address City Covered	ANNANDALE
Address County Covered	FAIRFAX
Address State Covered	VA
Address Zip	22003
Given Name Searched	SANTOSH MALLA THAKURI
Developed Name Searched	SANTOSH MALLA-THAKURI, THAKURI SANTOSH MALLA

Order Process History

Date	Description
07/Jun/2024 01:59:12 PM	Record Ordered.
07/Jun/2024 02:11:27 PM	Search In Progress.
07/Jun/2024 02:11:27 PM	Record Judged.

Felony Including Misdemeanor Or Other ANNANDALE, FAIRFAX, VA

Status: Complete

Score: Eligible

Date Completed: 08/Jun/2024

Record Source	FAIRFAX 19TH CIRCUIT COURT
Search Results	No Record Found
Search Type	FELONY INDEX SEARCH INCLUDE MISDEMEANORS
Date of Search	06/08/2024
Search Period	05/24/2014 - 05/24/2024
Address Covered	7207 JAYHAWK STREET
Address City Covered	ANNANDALE
Address County Covered	FAIRFAX
Address State Covered	VA
Address Zip	22003
Location	4110 CHAIN BRIDGE RD FAIRFAX FAIRFAX COUNTY
Given Name Searched	SANTOSH MALLA THAKURI
Developed Name Searched	SANTOSH MALLA THAKURI, THAKURI SANTOSH MALLA, SANTOSH MALLA-THAKURI

Source Status History	
Status Date	Description
07/Jun/2024 01:59:26 PM	Search in progress. Estimated completion by 06/10/2024

Order Process History	
Date	Description
07/Jun/2024 01:59:12 PM	Search In Progress.
07/Jun/2024 01:59:21 PM	Search In Progress.
08/Jun/2024 10:19:45 AM	Record Judged.

National Sex Offender Registry Search - Department Of Justice Web Site	Status: Complete
Date Completed: 08/Jun/2024	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	06/08/2024
Search Period	05/24/2017 - 05/24/2024
Given Name Searched	SANTOSH MALLA THAKURI
Developed Name Searched	SANTOSH MALLA THAKURI, THAKURI SANTOSH MALLA, SANTOSH MALLA-THAKURI

Source Status History	
Status Date	Description
07/Jun/2024 01:59:29 PM	Search in progress. Estimated completion by 06/10/2024

Order Process History	
Date	Description
07/Jun/2024 01:59:12 PM	Search In Progress.
07/Jun/2024 01:59:23 PM	Search In Progress.
08/Jun/2024 02:39:28 PM	Record Judged.

First Advantage Global Sanction Search	Status: Complete
Date Completed: 07/Jun/2024	Score: Eligible

Record Source	FIRST ADVANTAGE GLOBAL SANCTIONS DATABASE
Search Results	No Record Found

Search Type	FIRST ADVANTAGE GLOBAL SANCTION SEARCH
Date of Search	06/07/2024
Search Period	05/24/2017 - 06/07/2024
Location	CONCOURSE PKWY ATLANTA FULTON COUNTY
Given Name Searched	SANTOSH MALLA THAKURI
Developed Name Searched	SANTOSH MALLA THAKURI

Source Status History	
Status Date	Description
07/Jun/2024 01:59:29 PM	Search in progress. Estimated completion by 06/10/2024

Order Process History	
Date	Description
07/Jun/2024 01:59:12 PM	Search In Progress.
07/Jun/2024 01:59:22 PM	Search In Progress.
07/Jun/2024 02:31:45 PM	Search In Progress.
07/Jun/2024 02:31:45 PM	Record Judged.

Fraud & Abuse Search Level 3	Status: Complete
Date Completed: 07/Jun/2024	Score: Complete

Record Source	FRAUD & ABUSE CONTROL INFORMATION, INCLUSIVE OF OIG/GSA DATA
Search Results	No Record Found
Search Type	FRAUD & ABUSE SEARCH LEVEL 3
Date of Search	06/07/2024
Given Name Searched	SANTOSH MALLA THAKURI

Order Process History	
Date	Description
07/Jun/2024 01:59:12 PM	Search In Progress.
07/Jun/2024 01:59:14 PM	Search In Progress.
07/Jun/2024 01:59:14 PM	Record Judged.

Para información en español, visite www.consumerfinance.gov/learnmore o escribe 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:
<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 NW Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW 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 P.O. Box 53570 Houston, TX 77052</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>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</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Assistant General Counsel for Office of Aviation Protection Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Division Regional Office</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street SW, Suite 8200 Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street NE Washington, DC 20549</p>
<p>8. Institutions that are members of the Farm Credit System</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 NW Washington, DC 20580 (877) 382-4357</p>

Code of Virginia

Title 59.1. Trade and Commerce

Chapter 35.1. Security Freezes

§ 59.1-444.2. Security freezes

"Virginia 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. A security freeze must be requested in writing by certified mail. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report for a period of time or for a specific party after the 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; and
3. The proper information regarding the period of time or the specific party for which the report shall be available.

A consumer reporting agency must authorize the release of your credit report no later than three business days after receiving the above information. A consumer credit reporting agency must authorize the release of your credit report no later than 15 minutes after receiving the request.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account, that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

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

A consumer reporting agency does not have the right to charge you a fee to place a freeze on your credit report."