

Trusted Coaches
1011 Osborne Road
Minneapolis, MN 55432
Phone:

CONSUMER REPORT PROVIDED BY:

InCheck, Inc.

7500 W State Street
Suite 200
Wauwatosa, WI 53213
Phone: 414-727-1718 / 866-265-9426
Fax: 414-727-5510
<https://www.inchecksolutions.com/privacy-policy/>

CONFIDENTIAL TO BE OPENED BY ADDRESSEE ONLY
DEREK CLAUDE SIMMONS
3610 BAILEY RIDGE CIRCLE
Woodbury, MN 55125

October 24, 2025

Dear DEREK CLAUDE SIMMONS,

Attached is a copy of your consumer report as you requested. Also attached is a summary of your rights as a consumer. If you provided documentation for verification purposes, please note it is not included in your report.

The consumer-reporting agency plays no part in the decision to take any action on your application request, and is unable to provide you with specific reasons for any action taken.

InCheck, Inc. was contracted by Trusted Coaches to compile a consumer report in connection with your application. If you have questions, require an explanation, or feel that your report is incomplete or inaccurate and you wish to dispute any information in the report, you may contact us at one of the following:

Email: intouch@inchecksolutions.com
Phone: 866.265.9426
Mail: 7500 W State Street, Suite 200, Wauwatosa, WI 53213

To dispute inaccurate information on your consumer report by mail, please include the following information:

- Your full name: first, middle, and last; including any applicable suffixes (Jr., Sr., III, etc.)
- Your complete mailing address
- Your date of birth
- The specific reason for the dispute with the item (include any relevant documentation)
- Your authorizing signature

For security purposes, personally identifiable information (SSN and DOB) has been redacted/masked from the enclosed consumer report. If you would prefer to obtain an unredacted/unmasked consumer report, please contact InCheck, Inc.

Sincerely,

InCheck, Inc.

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 the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street 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:

- 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:
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
3. Air carriers
4. Creditors Subject to the Surface Transportation Board
5. Creditors Subject to the Packers and Stockyards Act, 1921
6. Small Business Investment Companies
7. Brokers and Dealers

CONTACT:

- 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
- 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
- Assistant General Counsel for Office of Aviation Protection
Department of Transportation
1200 New Jersey Avenue SE
Washington, DC 20590
- Office of Public Assistance, Governmental Affairs, and Compliance
Surface Transportation Board
395 E Street SW
Washington, DC 20423
- Nearest Packers and Stockyards Division Regional Office
- Associate Administrator, Office of Capital Access
United States Small Business Administration
409 Third Street SW, Suite 8200
Washington, DC 20416
- 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



Background Screening Report

InCheck, Inc.
7500 W State Street
Suite 200
Wauwatosa, WI 53213
Phone: 414-727-1718 / 866-265-9426
Fax: 414-727-5510

FILE NUMBER	1695917	REPORT DATE	10-23-2025
REPORT TO	Trusted Coaches (2018.073-NC-CR) 1011 Osborne Road Minneapolis, MN 55432 Phone: - Fax: -	ORDER DATE	10-22-2025 TrustedCoaches_XML
		TYPE	Trusted Coaches - Essential

Application Information

APPLICANT	SIMMONS, DEREK CLAUDE	DOB	XXXX-02-07
E-MAIL	simmons.derek@gmail.com		
ADDRESS(ES)	3610 BAILEY RIDGE CIRCLE	CITY / STATE / ZIP	Woodbury, MN 55125

Investigative

National Criminal Database Search

RESULTS	No Reportable Records Found		
NAME SEARCHED	SIMMONS, DEREK CLAUDE	SEARCH DATE	10-23-2025 10:14 AM MDT
DOB SEARCHED	02-07-XXXX	SEARCH SCOPE	
JURISDICTION	NATIONWIDE		
JURISDICTION(S) SEARCHED			

The search you have selected is a search of our criminal database(s) and may not represent 100% coverage of all criminal records in all jurisdictions and/or sources. Coverage details available upon request.

CAUTION: Based on the information provided InCheck, Inc. searched for public records in the sources referenced herein for criminal history information as permitted by federal and state law. 'No Reportable Records Found' means that our researchers could not locate a record that matched at least two personal identifiers (i.e., Name, SSN, Date of Birth, Address) for the subject in that jurisdiction. Further investigation into additional jurisdictions, or utilization of additional identifying information, may be warranted. Please call for assistance.

Disclaimer

This report is furnished to you pursuant to the Agreement for Service between the parties and in compliance with the Fair Credit Reporting Act. This report is furnished based upon your certification that you have a permissible purpose to obtain the report. The information contained herein was obtained in good faith from sources deemed reliable, but the completeness or accuracy is not guaranteed.

*** End Of Report ***