

03/04/2020

Dear Awais,

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:JPMORGAN CHASE  
Date of Request:02/20/2020

Organization Name:JPMORGAN CHASE  
Date of Request:01/14/2020

Organization Name:JPMORGAN CHASE  
Date of Request:12/11/2019

Organization Name:JPMORGAN CHASE  
Date of Request:11/20/2019

Organization Name:JPMORGAN CHASE  
Date of Request:10/16/2019

Organization Name:JPMORGAN CHASE  
Date of Request:09/11/2019

Organization Name:JPMORGAN CHASE  
Date of Request:08/16/2019

Organization Name:JPMORGAN CHASE  
Date of Request:07/15/2019

Organization Name:Retail Finance International Holdings, Inc.  
Date of Request:01/29/2019

Organization Name:Citi Card - Alert Income Repository  
Date of Request:06/26/2018

Organization Name:Retail Finance International Holdings, Inc.  
Date of Request:03/28/2018

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](http://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 A00E06-13335301. 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

<b>EMPLOYEE NAME:</b>	Awais Sultan
<b>SSN:</b>	XXXXXX-
<b>DATE:</b>	03/04/2020

**Employer Name:** Employer Code: Employer Address:

U.S. Bank 10360 4000 W Broadway  
Robbinsdale, MN 55422

**Information Current as of:** Employee Name: Division:

02/21/2020 Awais Sultan 300

**Employment Status:** Most Recent Start Date: Total Time With Employer: Job Title: Rate of Pay: Average Hours per pay period:

Active 09/25/2017 2 Years , 5 Months Application Architect [REDACTED] Hourly 80

**Original Hire Date:** Work Location(Job site):

09/25/2017 XX

Year	Base Pay	Overtime	Commission	Bonuses	Other Income	Total Pay
2020	[REDACTED]	\$0.00	\$0.00	[REDACTED]	[REDACTED]	[REDACTED]
2019	[REDACTED]	\$0.00	\$0.00	[REDACTED]	[REDACTED]	[REDACTED]
2018	[REDACTED]	\$0.00	\$0.00	[REDACTED]	[REDACTED]	[REDACTED]

**FEIN:** Employee Address: Employee Phone Number: Date of Birth:

[REDACTED]  
[REDACTED]  
09/21/1978

**MEDICAL INSURANCE**
**Insurance Available:** Employee Eligible: Employee Enrolled: Next Open Enrollment Date:

Y Y Y 11/01/2020

**Coverage Start Date:** Carrier Name: Carrier Address:

01/01/2020 UHC HSA Advantage CPN XX

**Coverage Level:** Annual Cost: Dependent Coverage Available:

Family - Employee and Spouse and Children [REDACTED] Y

**DENTAL INSURANCE**

Insurance Available: Y Employee Eligible: Y Employee Enrolled: Carrier Name:  
Y Basic Delta MN

## INCOME AND DEDUCTIONS

Average Hours Per Pay Period: Pay Cycle:  
80 Biweekly

## PAY PERIOD DETAIL 02/15/2020

Income	Total Gross Earnings:
	\$25,610.80

## HISTORICAL PAY PERIOD SUMMARY

Pay Period End Date	Pay Date	Hours Worked	Gross Earnings	Net
02/15/2020	02/21/2020	80	\$25,610.80	\$15,732.31
02/01/2020	02/07/2020	80	\$4,874.80	\$2,957.01
01/18/2020	01/24/2020	80	\$4,874.80	\$2,957.00
01/04/2020	01/10/2020	80	\$4,887.88	\$2,964.76
12/21/2019	12/27/2019	80	\$4,893.48	\$2,987.08
12/07/2019	12/13/2019	72	\$4,404.13	\$2,681.29
11/23/2019	11/29/2019	80	\$4,893.48	\$2,970.67
11/09/2019	11/15/2019	80	\$4,893.48	\$2,970.67
10/26/2019	11/01/2019	80	\$4,893.48	\$2,970.67
10/12/2019	10/18/2019	80	\$4,893.48	\$2,970.68
09/28/2019	10/04/2019	80	\$4,893.48	\$2,970.67
09/14/2019	09/20/2019	80	\$4,893.48	\$3,040.21
08/31/2019	09/06/2019	80	\$4,893.48	\$3,040.21
08/17/2019	08/23/2019	80	\$4,893.48	\$3,040.21
08/03/2019	08/09/2019	80	\$4,893.48	\$3,040.22
07/20/2019	07/26/2019	80	\$4,893.48	\$3,040.21
07/06/2019	07/12/2019	80	\$4,893.48	\$3,040.21
06/22/2019	06/28/2019	80	\$4,893.48	\$3,040.21
06/08/2019	06/14/2019	80	\$4,893.48	\$3,040.22
05/25/2019	05/31/2019	80	\$4,893.48	\$3,040.21

05/11/2019	05/17/2019	80	\$4,893.48	\$3,040.21
04/27/2019	05/03/2019	80	\$4,893.48	\$3,040.11
04/13/2019	04/19/2019	80	\$4,893.48	\$3,040.11
03/30/2019	04/05/2019	120	\$4,893.48	\$3,040.12
03/16/2019	03/22/2019	40	\$2,446.74	\$1,519.22
03/02/2019	03/08/2019	80	\$4,822.22	\$2,996.96
02/16/2019	02/22/2019	80	\$22,250.96	\$13,881.15
02/02/2019	02/08/2019	80	\$4,750.96	\$2,953.81
01/19/2019	01/25/2019	80	\$4,750.96	\$2,953.82
01/05/2019	01/11/2019	80	\$4,750.96	\$2,953.81
12/22/2018	12/28/2018	80	\$4,750.96	\$2,935.40
12/08/2018	12/14/2018	80	\$4,750.96	\$2,935.39
11/24/2018	11/30/2018	80	\$4,750.96	\$2,935.39
11/10/2018	11/16/2018	80	\$4,750.96	\$2,935.40
10/27/2018	11/02/2018	80	\$4,750.96	\$3,070.41
10/13/2018	10/19/2018	80	\$4,750.96	\$3,070.41
09/29/2018	10/05/2018	80	\$4,750.96	\$3,070.42
09/15/2018	09/21/2018	80	\$4,750.96	\$3,070.41
09/01/2018	09/07/2018	80	\$4,750.96	\$3,070.42
08/18/2018	08/24/2018	80	\$4,750.96	\$3,069.97
08/04/2018	08/10/2018	80	\$4,750.96	\$3,069.99
07/21/2018	07/27/2018	80	\$4,750.96	\$3,069.99
07/07/2018	07/13/2018	80	\$4,750.96	\$3,069.97
06/23/2018	06/29/2018	80	\$4,750.96	\$3,069.99
06/09/2018	06/15/2018	80	\$4,750.96	\$3,069.99
05/26/2018	06/01/2018	80	\$4,750.96	\$3,069.97
05/12/2018	05/18/2018	80	\$4,750.96	\$3,069.99
04/28/2018	05/04/2018	80	\$4,750.96	\$3,069.99
04/14/2018	04/20/2018	80	\$4,750.96	\$3,069.97
03/31/2018	04/06/2018	80	\$4,750.96	\$3,069.99
03/17/2018	03/23/2018	80	\$4,750.96	\$3,069.98
03/03/2018	03/09/2018	80	\$4,750.96	\$3,069.98
02/17/2018	02/23/2018	80	\$9,750.96	\$6,335.65
02/03/2018	02/09/2018	80	\$4,750.96	\$3,069.98
01/20/2018	01/26/2018	80	\$4,750.96	\$3,069.99
01/06/2018	01/12/2018	80	\$4,760.10	\$2,953.83
12/23/2017	12/29/2017	80	\$4,769.24	\$3,003.70

12/09/2017	12/15/2017	80	\$4,769.24	\$3,003.70
11/25/2017	12/01/2017	80	\$4,769.24	\$3,003.71
11/11/2017	11/17/2017	80	\$4,769.24	\$3,003.69
10/28/2017	11/03/2017	80	\$4,769.24	\$3,003.70
10/14/2017	10/20/2017	80	\$4,769.24	\$3,003.71
09/30/2017	10/06/2017	40	\$2,384.62	\$1,756.03

### **EMPLOYER LEVEL DISCLAIMER**

**VOE:** This is a general employer message and is shown on all verifications for your information and convenience.

Please forward all wage garnishment requests to:

US Bank

EP-MN-R4PR

4000 W Broadway

Robbinsdale, MN 55422

**VOL:** This is a general employer message and is shown on all verifications for your information and convenience.

Please forward all wage garnishment requests to:

US Bank

EP-MN-R4PR

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Robbinsdale, MN 55422

*Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., 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](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

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

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

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer

reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.

- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

#### **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE**

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

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is

placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

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

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

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

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