

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

04/08/2022

GODFRED SABBH  
3812 WEST AVE  
APT A  
GREENSBORO, NC 27407

Dear GODFRED SABBH :

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

MERCK US  
770 SUMNEYTOWN PIKE  
WEST POINT,PA,19486

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**

**GODFRED OPPONG SABBIIH**

**XXX-XX-XXXX**

**CID - 222309310**

**MERCK US**

**770 SUMNEYTOWN PIKE**

**WEST POINT, PA 19486**

**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.

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 WEST COVINA EMPLOYMENT SERVICE CENTER at:

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

## General Consumer Information

**Consumer's Name** GODFRED OPPONG  
SABBIH

**WD REQUESTOR** MODELING 2 (JENNIFER  
**EMAIL** JOHNSTON) (SUP54032400)

**Client Name** MERCK US

**WD ORGANIZATION** RAQUEL.MENDEZ1@MERCK.COM

**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** 3812 WEST AVE  
APT A  
GREENSBORO, NC 27407

**Date of Birth** XX/XX/XXXX

### Other Names

Not Provided

### Information Regarding this Order:

**Position Applied For** 2022 - COMPUTATIONAL  
AND STRUCTURAL  
CHEMISTRY INTERN

**Date Ordered** 07/Apr/2022 07:52:35 PM

**Background Check** 08/Apr/2022 02:51:02 AM  
**Completion Date**

**Report Last Updated** 08/Apr/2022 02:51:03 AM  
**on**

**Date Report Printed** 08/Apr/2022 02:51:04 AM

Reporting	
Label	Value
WD Job Requisition ID	R142834
WD Primary Job Location	USA - New Jersey - Kenilworth
WD Additional Job Location	USA - Massachusetts - Boston (MA Parcel B Laborato
Workday ID	APPLICANT-3-293373
WD Job Profile	56990026 - Intern/Co-op
WD Cost Center	10002207 MRL USA COMPUTATIONAL CHEMISTRY

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.

**First Advantage Background Report Summary****Consumer's Name** GODFRED OPPONG  
SABBIH**Date Ordered:** 07/Apr/2022 07:52:35 PM**Background Check** 08/Apr/2022 02:51:02 AM  
**Completion Date:****Score Result** 04/08/2022 - BASED ON YOUR CRITERIA, THE OVERALL CASE SCORE IS  
DECISIONAL

<b>Package Name: US INTERN/CO-OP W/DRUG</b>			
<b>Package Searches Ordered</b>	<b>Status</b>	<b>Review</b>	<b>Score</b>
Social Security Verification	Complete	Yes**	
Social Security Verification	Complete	Yes**	Decisional
First Advantage National Criminal File Plus	Complete	No	
First Advantage National Criminal File Plus GREENSBORO, GUILFORD, NC	Complete	No	Eligible
County Seat Felony, Misdemeanor Or Other	Complete	No	
County Seat Felony, Misdemeanor Or Other GREENSBORO, GUILFORD, NC	Complete	No	Eligible
Federal Criminal	Complete	No	
Federal Criminal GREENSBORO, GUILFORD, NC	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	Eligible
<b>Additional Searches Ordered</b>			
NONE			

**Remark**

{SOCIAL SECURITY NUMBER DISCREPANCY REFER TO VALIDATION SECTION}

**Score Status**

04/08/2022

\* 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.

## Social Security Number Validation

### Note

The Social Security Number Validation is a process where the SSN is confirmed as being issued by the Social Security Administration. The Social Security Number Validation also confirms that the SSN does not belong to a deceased individual.

**Valid SSN?** Unable to Validate  
**Date Issued**

**State Issued**  
**Reported Deceased?** No

### Results

Inquiry SSN has never been issued or was issued after June 2011.

### Disclaimer

The results of the Social Security Number Validation do not provide a verification that the Social Security Number belongs to the Consumer of this report.

<b>Social Security Verification</b>		<b>Status: Complete</b>
<b>Date Completed: 08/Apr/2022</b>		<b>Score: Decisional</b>
<p>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.</p> <p><b>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.</b></p> <p>SOCIAL SECURITY VERIFICATION NAME AND ADDRESS INFORMATION OBTAINED FROM: EXPERIAN</p>		
<b>Customer Provided Information</b>		
<b>SSN</b> XXX-XX-XXXX		<b>DOB</b> XX/XX/XXXX
<b>Name Type</b> Report Subject		<b>Name</b> SABBIH, GODFRED
<b>Addr Type</b> Residence Address		<b>First Date</b> 10/01/2019 <b>Last</b> 08/01/2020
<b>Address</b> 862 OAK ST CHATTANOOGA, TN 37403		
<b>Addr Type</b> Former Address		<b>First Date</b> 03/01/2021 <b>Last</b> 04/01/2021
<b>Address</b> 900 MOUNTAIN CREEK RD APT A2 CHATTANOOGA, TN 37405		
<b>Addr Type</b> Former Address		<b>First Date</b> 03/01/2022 <b>Last</b> 03/01/2022
<b>Address</b> 3812 WEST AVE APT A GREENSBORO, NC 27407		
<b>Remarks and/or Social Security Alerts</b>		
04/07/22: SOCIAL SECURITY NUMBER ISSUE DATE CANNOT BE VERIFIED. AN ADDRESS DISCREPANCY WAS FOUND. SUBJECT ADDRESS DOES NOT MATCH ADDRESS ON FILE.		
<b>Order Process History</b>		
<b>Date</b>	<b>Description</b>	
07/Apr/2022 07:53:28 PM	Search In Progress.	
07/Apr/2022 07:53:34 PM	Search In Progress.	
08/Apr/2022 02:50:53 AM	Record Judged.	

<b>First Advantage National Criminal File Plus GREENSBORO, GUILFORD, NC</b>		<b>Status: Complete</b>
<b>Date Completed: 07/Apr/2022</b>		<b>Score: Eligible</b>
<b>Record Source</b>	DATABASE SEARCH	
<b>Search Results</b>	No Record Found	
<b>Search Type</b>	First Advantage National Criminal File Plus Search	
<b>Date of Search</b>	07/Apr/2022	
<b>Address Covered</b>	3812 WEST AVE	
<b>Address City Covered</b>	GREENSBORO	
<b>Address County Covered</b>	GUILFORD	

<b>Address State Covered</b>	NC
<b>Address Zip</b>	27407
<b>Given Name Searched</b>	GODFRED OPPONG SABBIH
<b>Developed Name Searched</b>	GODFRED SABBIH

**Order Process History**

<b>Date</b>	<b>Description</b>
07/Apr/2022 07:53:28 PM	Record Ordered.
07/Apr/2022 07:54:13 PM	Search In Progress.
07/Apr/2022 07:54:14 PM	Record Judged.

[Back to top](#)**Federal Criminal GREENSBORO, GUILFORD, NC****Status: Complete**  
**Score: Eligible****Date Completed: 07/Apr/2022**

<b>Record Source</b>	US DISTRICT COURT MIDDLE DISTRICT OF NORTH CAROLINA
<b>Search Results</b>	No Record Found
<b>Search Type</b>	FEDERAL FELONY & MISDEMEANOR SEARCH
<b>Date of Search</b>	07/Apr/2022
<b>Search Period</b>	03/24/2015 - 03/24/2022
<b>Address Covered</b>	3812 WEST AVE
<b>Address City Covered</b>	GREENSBORO
<b>Address County Covered</b>	GUILFORD
<b>Address State Covered</b>	NC
<b>Address Zip</b>	27407
<b>Location</b>	324 WEST MARKET STREET ROOM 311 GREENSBORO GUILFORD COUNTY
<b>Given Name Searched</b>	GODFRED OPPONG SABBIH
<b>Developed Name Searched</b>	GODFRED SABBIH

**Source Status History**

<b>Status Date</b>	<b>Description</b>
07/Apr/2022 07:53:54 PM	Search in progress. Estimated completion by 04/08/2022

**Order Process History**

<b>Date</b>	<b>Description</b>
07/Apr/2022 07:53:28 PM	Search In Progress.
07/Apr/2022 07:53:35 PM	Search In Progress.
07/Apr/2022 07:57:32 PM	Record Judged.

[Back to top](#)**County Seat Felony, Misdemeanor Or Other GREENSBORO, GUILFORD, NC****Status: Complete**  
**Score: Eligible****Date Completed: 07/Apr/2022**

<b>Record Source</b>	GUILFORD SUPERIOR-DISTRICT COURT
<b>Search Results</b>	No Record Found
<b>Search Type</b>	FELONY AND MISDEMEANOR RECORD SEARCH - SINGLE LOCATION DUAL INDEX

<b>Date of Search</b>	07/Apr/2022
<b>Search Period</b>	03/24/2015 - 03/24/2022
<b>Address Covered</b>	3812 WEST AVE
<b>Address City Covered</b>	GREENSBORO
<b>Address County Covered</b>	GUILFORD
<b>Address State Covered</b>	NC
<b>Address Zip</b>	27407
<b>Location</b>	201 SOUTH EUGENE STREET GREENSBORO GUILFORD COUNTY
<b>Given Name Searched</b>	GODFRED OPPONG SABBIH
<b>Developed Name Searched</b>	GODFRED SABBIH

#### Source Status History

Status Date	Description
07/Apr/2022 07:53:54 PM	Search in progress. Estimated completion by 04/08/2022

#### Order Process History

Date	Description
07/Apr/2022 07:53:28 PM	Search In Progress.
07/Apr/2022 07:53:35 PM	Search In Progress.
07/Apr/2022 07:56:25 PM	Record Judged.

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### First Advantage Global Sanction Search

**Status:** Complete  
**Score:** Eligible

**Date Completed: 07/Apr/2022**

<b>Record Source</b>	FIRST ADVANTAGE GLOBAL SANCTIONS DATABASE
<b>Search Results</b>	No Record Found
<b>Search Type</b>	FIRST ADVANTAGE GLOBAL SANCTION SEARCH
<b>Date of Search</b>	07/Apr/2022
<b>Search Period</b>	03/24/2015 - 04/07/2022
<b>Location</b>	CONCOURSE PKWY ATLANTA FULTON COUNTY
<b>Given Name Searched</b>	GODFRED OPPONG SABBIH
<b>Developed Name Searched</b>	GODFRED SABBIH

#### Source Status History

Status Date	Description
07/Apr/2022 07:53:54 PM	Search in progress. Estimated completion by 04/08/2022

#### Order Process History

Date	Description
07/Apr/2022 07:53:28 PM	Search In Progress.
07/Apr/2022 07:53:36 PM	Search In Progress.
07/Apr/2022 07:59:43 PM	Search In Progress.
07/Apr/2022 07:59:43 PM	Record Judged.

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### Fraud & Abuse Search Level 3

**Status:** Complete  
**Score:** Eligible

**Date Completed: 07/Apr/2022**



<b>Record Source</b>	FRAUD & ABUSE CONTROL INFORMATION, INCLUSIVE OF OIG/GSA DATA
<b>Search Results</b>	No Record Found
<b>Search Type</b>	FRAUD & ABUSE SEARCH LEVEL 3
<b>Date of Search</b>	07/Apr/2022
<b>Given Name Searched</b>	GODFRED OPPONG SABBH

<b>Record Source</b>	FRAUD & ABUSE CONTROL INFORMATION, INCLUSIVE OF OIG/GSA DATA
<b>Search Results</b>	No Record Found
<b>Search Type</b>	FRAUD & ABUSE SEARCH LEVEL 3
<b>Date of Search</b>	07/Apr/2022
<b>Developed Name Searched</b>	GODFRED SABBH

<b>Order Process History</b>	
<b>Date</b>	<b>Description</b>
07/Apr/2022 07:53:28 PM	Search In Progress.
07/Apr/2022 07:53:35 PM	Search In Progress.
07/Apr/2022 07:53:35 PM	Record Judged.

***Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 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](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:**

TYPE OF BUSINESS:	CONTACT
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.  b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552  b. Federal Trade Commission: Consumer Response Center - FCRA 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 Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 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 Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street SW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	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, SW, 8th Floor Washington, DC 20549
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE 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	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357

### **For North Carolina Residents:**

#### **North Carolina File Freeze Information:**

#### **North Carolina Consumers Have the Right to Obtain a Security Freeze**

You have a right to place a "security freeze" on your credit report pursuant to North Carolina law. The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization. A security freeze can be requested in writing by first-class mail, by telephone, or electronically. You also may request a freeze by visiting the following Web site: <http://www.ncdoj.gov/consumer.aspx> or calling the following telephone number: 1-877-5-NO-SCAM (1-877-566-7226). For General Consumer Complaints: please submit electronically or print the "Consumer Complaint" form in PDF and mail it in.

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 gains 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 new loans, credit, mortgage, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transactions, or other services, including an extension of credit at point of sale.

The freeze will be placed within three business days if you request it by mail, or within 24 hours if you request it by telephone or electronically. When you place a security freeze on your credit report, within three business days, you will be sent a personal identification number or a password to use when you want to remove the security freeze, temporarily lift it, or lift it with respect to a particular third party.

A freeze does not apply when you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control, or similar activities.

You should plan ahead and lift a freeze if you are actively seeking credit or services as a security freeze may slow your applications, as mentioned above.

You can remove a freeze, temporarily lift a freeze, or lift a freeze with respect to a particular third party by contacting the consumer reporting agency and providing all of the following:

(1) Your personal identification number or password,

(2) Proper identification to verify your identity, and

(3) Proper information regarding the period of time you want your report available to users of the credit report, or the third party with respect to which you want to lift the freeze.

A consumer reporting agency that receives a request from you to temporarily lift a freeze or to lift a freeze with respect to a particular third party on a credit report shall comply with the request no later than three business days after receiving the request by mail and no later than 15 minutes after receiving a request by telephone or electronically. A consumer reporting agency may charge you up to three dollars (\$3.00) to institute a freeze if your request is made by telephone or by mail. A consumer reporting agency may not charge you any amount to freeze, remove a freeze, temporarily lift a freeze, or lift a freeze with respect to a particular third party, if any of the following are true:

(1) Your request is made electronically.

(2) You are over the age of 62.

(3) You are the victim of identity theft and have submitted a copy of a valid investigative or incident report or complaint with a law enforcement agency about the unlawful use of your identifying information by another person, or you are the spouse of such a person.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

**If you wish to obtain a security freeze on your file you should contact First Advantage at: 800-321-4473.**