

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

04/27/2022

MANSI KHANNA
10 PAUL ROBESON BOULEVARD
APT 7S
NEW BRUNSWICK, NJ 08901

Dear MANSI KHANNA :

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

GENESYS
2001 JUNIPERO SERRA BLVD
DALY CITY,CA,94014-3891

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

MANSI RAJESH KHANNA

XXX-XX-XXXX

CID - 222999000

GENESYS

2001 JUNIPERO SERRA BLVD

DALY CITY, CA 94014-3891

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 CHICAGO EMPLOYMENT SERVICE CENTER at:

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

General Consumer Information

Consumer's Name MANSI RAJESH KHANNA

COST CENTER NONE

Client Name GENESYS

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 10 PAUL ROBESON
BOULEVARD
APT 7S
NEW BRUNSWICK, NJ
08901

Date of Birth XX/XXX/XXXX

Consumer Contact (848)437-1285

**Consumer Alternate
Contact**

Other Names

Not Provided

Information Regarding this Order:

Position Applied For

Date Ordered 18/Apr/2022 08:45:37 AM

Background Check 27/Apr/2022 01:20:39 PM **Report Last Updated** 27/Apr/2022 01:20:39 PM
Completion Date on

Date Report Printed 27/Apr/2022 01:21:53 PM

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** MANSI RAJESH KHANNA**Date Ordered:** 18/Apr/2022 08:45:37 AM**Background Check** 27/Apr/2022 01:20:39 PM**Completion Date:****Score Result** 04/27/2022 - BASED ON YOUR CRITERIA, THE OVERALL CASE SCORE IS
DECISIONAL

Package Name: US NEW HIRE			
Package Searches Ordered	Status	Review	Score
Social Security Verification	Complete	No	
Social Security Verification	Complete	No	Eligible
India Former Employment	Complete	Yes**	
India Former Employment - LTI - LARSEN & TOUBRO INFOTECH PUNE, MAHARASHTRA	Complete	Yes**	Decisional
India Former Employment - LTI - LARSEN & TOUBRO INFOTECH MUMBAI, MAHARASHTRA	Complete	Yes**	Decisional
India Education	Complete	No	
India Education - DJ SANGHVI COLLEGE OF ENGINEERING MUMBAI, MAHARASHTRA	Complete	No	Eligible
First Advantage National Criminal File Plus	Complete	No	
First Advantage National Criminal File Plus NEW BRUNSWICK, MIDDLESEX, NJ	Complete	No	Eligible
Felony, Misdemeanor Or Other	Complete	No	
Felony, Misdemeanor Or Other NEW BRUNSWICK, MIDDLESEX, NJ	Complete	No	Eligible
India Criminal Search/Local	Complete	No	
India Criminal Search/Local MUMBAI, Maharashtra	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
India Government Id	Complete	No	
India Government Id	Complete	No	Pass
Additional Searches Ordered			
NONE			

Remark

04/19/2022 THE INTERNATIONAL (PRN SEARCH) FOR (INDIA) WAS DISABLED DUE TO OUT OF THE COUNTRY'S SCOPE

* 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.

Social Security Verification	Status: Complete
Date Completed: 18/Apr/2022	Score: Eligible
<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>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.</p> <p>SOCIAL SECURITY VERIFICATION NAME AND ADDRESS INFORMATION OBTAINED FROM: EXPERIAN</p>	
Customer Provided Information	
SSN XXX-XX-XXXX	DOB XX/XX/XXXX
Name Type Report Subject	Name KHANNA, MANSI R
Addr Type Residence Address	First Date 11/01/2021 Last 11/01/2021
Address 10 PAUL ROBESON BLVD APT 7S NEW BRUNSWICK, NJ 08901	
Remarks and/or Social Security Alerts	
04/18/22: SOCIAL SECURITY NUMBER ISSUE DATE CANNOT BE VERIFIED.	
Order Process History	
Date	Description
18/Apr/2022 08:45:38 AM	Search In Progress.
18/Apr/2022 08:50:42 AM	Record Judged.

India Former Employment - LTI - LARSEN & TOUBRO INFOTECH PUNE, MAHARASHTRA	Status: Complete	
Date Completed: 27/Apr/2022	Score: Decisional	
Country INDIA		
Company LTI - LARSEN & TOUBRO INFOTECH		
Address MMRDA MILIND NAGAR PUNE, MAHARASHTRA		
Employment Information		
	Verified by First Advantage	Provided by Consumer
Line of Business/Industry Type	LTI - LARSEN & TOUBRO INFOTECH	
Position Type	NOT VERIFIED	Full time
Position Held	SR. SOFTWARE ENGINEER	SR. SOFTWARE ENGINEER
Employment Date Range	31-Jul-2017 to 12-Aug-2021	Apr-2019 to Aug-2021
Job Duties	NOT VERIFIED	
Location	NOT VERIFIED	
Reason for Leaving	NOT VERIFIED	
Left Voluntarily?	NOT VERIFIED	

Eligible for Rehire	NOT VERIFIED
Ineligibility Reason	NOT VERIFIED
Unverified Reason	Not Applicable

Source Information

Date	Title	Contact Method(Telephone)	Contact Method(Fax)	Contact Method(Email)
27/Apr/2022 01:41:14 AM	OFFICIAL-HUMAN RESOURCE			

Remark

TAGGING THE CHECK AS DECISIONAL SINCE SOURCE HUMAN RESOURCE PROVIDED THE EMPLOYMENT DETAILS IN WHICH THERE IS DISPARITY IN DATE OF JOINING WHICH IS MORE THAN 90 DAYS.

Order Process History

Date	Description
18/Apr/2022 08:45:38 AM	Record Ordered.
19/Apr/2022 08:36:51 AM	ELEMENT RELEASED TO PARTNER
20/Apr/2022 04:22:22 AM	SENT EMAIL TO SOURCE
20/Apr/2022 04:22:31 AM	FOLLOW UP WITH THE SOURCE IS REQUIRED ON {25 Apr 2022}
25/Apr/2022 07:52:32 AM	SENT REMINDER EMAIL TO SOURCE
25/Apr/2022 07:53:04 AM	FOLLOW UP WITH THE SOURCE IS REQUIRED ON {27-APRIL-2022}
27/Apr/2022 12:03:49 PM	Record Judged.
27/Apr/2022 01:03:49 PM	DATA FROM SOURCE SET TO EXPIRE AND PURGE ON APRIL 26, 2024

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India Former Employment - LTI - LARSEN & TOUBRO INFOTECH MUMBAI, MAHARASHTRA
Date Completed: 27/Apr/2022

Status: Complete
Score: Decisional

Country INDIA
Company LTI - LARSEN & TOUBRO
 INFOTECH
Address MMRDA MILIND NAGAR
 MUMBAI, MAHARASHTRA

Employment Information

	Verified by First Advantage	Provided by Consumer
Line of Business/Industry Type	LTI - LARSEN & TOUBRO INFOTECH	
Position Type	NOT VERIFIED	Full time
Position Held	SENIOR SOFTWARE ENGINEER	SOFTWARE ENGINEER
Employment Date Range	31-Jul-2017 to 12-Aug-2021	Jul-2017 to Apr-2019
Job Duties	NOT VERIFIED	
Location	NOT VERIFIED	
Reason for Leaving	NOT VERIFIED	
Left Voluntarily?	NOT VERIFIED	
Eligible for Rehire	NOT VERIFIED	
Ineligibility Reason	NOT VERIFIED	
Unverified Reason	Not Applicable	

Source Information

Date	Title	Contact Method(Telephone)	Contact Method(Fax)	Contact Method(Email)
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27/Apr/2022 01:44:27 AM	OFFICIAL-HUMAN RESOURCE
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Remark

TAGGING THE CHECK AS DECISIONAL SINCE SOURCE HUMAN RESOURCE PROVIDED THE EMPLOYMENT DETAILS IN WHICH THERE IS DISPARITY IN DESIGNATION AND DATE OF RELIEVING WHICH IS MORE THAN 90 DAYS.

Order Process History	
Date	Description
18/Apr/2022 08:45:38 AM	Record Ordered.
19/Apr/2022 08:37:04 AM	ELEMENT RELEASED TO PARTNER
20/Apr/2022 03:30:59 AM	SENT EMAIL TO SOURCE
20/Apr/2022 03:31:09 AM	FOLLOW UP WITH THE SOURCE IS REQUIRED ON {25 APRIL 2022}
21/Apr/2022 08:35:50 AM	SENT EMAIL TO SOURCE
21/Apr/2022 08:36:02 AM	FOLLOW UP WITH THE SOURCE IS REQUIRED ON {26 APRIL 2022}
27/Apr/2022 12:05:02 PM	Record Judged.
27/Apr/2022 01:05:02 PM	DATA FROM SOURCE SET TO EXPIRE AND PURGE ON APRIL 26, 2024

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India Education - DJ SANGHVI COLLEGE OF ENGINEERING MUMBAI, MAHARASHTRA	Status: Complete
Date Completed: 22/Apr/2022	Score: Eligible

Country INDIA

School DJ SANGHVI COLLEGE OF
ENGINEERING

Address NO. U, 15, BHAKTIVEDANTA
SWAMI RD, OPP. COOPER
HOSPITAL, NAVPADA, JVPD
SCHEME, VILE PARLE,
MUMBAI, M

MUMBAI, MAHARASHTRA

Education Information		
	Verified by First Advantage	Provided by Consumer
Major/Field of Study	ELECTRONICS ENGINEERING	ELECTRONICS ENGINEERING
Qualification	BACHELORS	BACHELORS
Grade Point Average	NOT VERIFIED	
Grade Point Average Scale	NA	
Attendance Date Range	NOT VERIFIED to NOT VERIFIED	06/02/2013 to 05/02/2017
Location	NOT VERIFIED	
Graduation Date	May-2017	2017-05-02
Unverified Reason	Not Applicable	

Source Information				
Date	Title	Contact Method(Telephone)	Contact Method(Fax)	Contact Method(Email)
22/Apr/2022 01:11:40 AM	OFFICIAL	+91 0222654330		

Remark

ELECTRONICS ENGINEERING IS THE MAJOR SUBJECT

Order Process History	
Date	Description
18/Apr/2022 08:45:38 AM	Record Ordered.
19/Apr/2022 08:37:24 AM	ELEMENT RELEASED TO PARTNER

19/Apr/2022 04:18:33 PM	SENT EMAIL TO SOURCE
21/Apr/2022 09:59:53 AM	CONTACTED FULFILLMENT TEAM FOR STATUS UPDATE.
22/Apr/2022 12:12:45 AM	Record Judged.
22/Apr/2022 01:12:46 AM	DATA FROM SOURCE SET TO EXPIRE AND PURGE ON APRIL 21, 2024

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First Advantage National Criminal File Plus NEW BRUNSWICK, MIDDLESEX, NJ	Status: Complete
Date Completed: 18/Apr/2022	Score: Eligible

Record Source	DATABASE SEARCH
Search Results	No Record Found
Search Type	First Advantage National Criminal File Plus Search
Date of Search	18/Apr/2022
Address Covered	10 PAUL ROBESON BOULEVARD
Address City Covered	NEW BRUNSWICK
Address County Covered	MIDDLESEX
Address State Covered	NJ
Address Zip	08901
Given Name Searched	MANSI RAJESH KHANNA
Developed Name Searched	MANSI R KHANNA

Order Process History	
Date	Description
18/Apr/2022 08:45:38 AM	Record Ordered.
18/Apr/2022 08:54:31 AM	Search In Progress.
18/Apr/2022 08:54:32 AM	Record Judged.

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Felony, Misdemeanor Or Other NEW BRUNSWICK, MIDDLESEX, NJ	Status: Complete
Date Completed: 18/Apr/2022	Score: Eligible

Record Source	MIDDLESEX SUPERIOR COURT-CRIMINAL DIVISION
Search Results	No Record Found
Search Type	FELONY & MISDEMEANOR RECORD SEARCH
Date of Search	18/Apr/2022
Search Period	04/04/2012 - 04/04/2022
Address Covered	10 PAUL ROBESON BOULEVARD
Address City Covered	NEW BRUNSWICK
Address County Covered	MIDDLESEX
Address State Covered	NJ
Address Zip	08901
Location	PO BOX 2673 NEW BRUNSWICK MIDDLESEX COUNTY
Given Name Searched	MANSI RAJESH KHANNA
Developed Name Searched	MANSI R KHANNA

Source Status History	
Status Date	Description

18/Apr/2022 08:46:15 AM Search in progress. Estimated completion by 04/19/2022

Order Process History

Date	Description
18/Apr/2022 08:45:38 AM	Search In Progress.
18/Apr/2022 08:45:42 AM	Search In Progress.
18/Apr/2022 09:37:15 AM	Record Judged.

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India Criminal Search/Local MUMBAI, Maharashtra

Status: Complete
Score: Eligible

Date Completed: 20/Apr/2022

Country INDIA
Description India Criminal Search/Local

Address:
18-B, ANUJA APT
MUMBAI
Maharashtra
INDIA
400092

NO RECORD FOUND

Remark

RESULTS RECEIVED

Order Process History

Date	Description
18/Apr/2022 08:45:38 AM	Record Ordered.
20/Apr/2022 03:59:25 PM	Record Judged.
20/Apr/2022 04:59:25 PM	DATA FROM SOURCE SET TO EXPIRE AND PURGE ON APRIL 19, 2024

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National Sex Offender Registry Search - Department Of Justice Web Site

Status: Complete
Score: Eligible

Date Completed: 18/Apr/2022

Record Source	NATIONAL SEX OFFENDER REGISTRY
Search Results	No Record Found
Search Type	NATIONAL SEX OFFENDER REGISTRY SEARCH-DEPT OF JUSTICE
Date of Search	18/Apr/2022
Search Period	04/04/2015 - 04/04/2022
Given Name Searched	MANSI RAJESH KHANNA
Developed Name Searched	MANSI R KHANNA

Source Status History

Status Date	Description
18/Apr/2022 08:46:15 AM	Search in progress. Estimated completion by 04/19/2022

Order Process History

Date	Description
18/Apr/2022 08:45:38 AM	Search In Progress.
18/Apr/2022 08:45:43 AM	Search In Progress.

18/Apr/2022 08:51:47 AM	Search In Progress.
18/Apr/2022 08:51:47 AM	Record Judged.

[Back to top](#)**First Advantage Global Sanction Search****Status: Complete**
Score: Eligible**Date Completed: 18/Apr/2022**

Record Source	FIRST ADVANTAGE GLOBAL SANCTIONS DATABASE
Search Results	No Record Found
Search Type	FIRST ADVANTAGE GLOBAL SANCTION SEARCH
Date of Search	18/Apr/2022
Search Period	04/04/2015 - 04/18/2022
Location	CONCOURSE PKWY ATLANTA FULTON COUNTY
Given Name Searched	MANSI RAJESH KHANNA
Developed Name Searched	MANSI R KHANNA

Source Status History

Status Date	Description
18/Apr/2022 08:46:15 AM	Search in progress. Estimated completion by 04/19/2022

Order Process History

Date	Description
18/Apr/2022 08:45:38 AM	Search In Progress.
18/Apr/2022 08:45:42 AM	Search In Progress.
18/Apr/2022 08:50:43 AM	Search In Progress.
18/Apr/2022 08:50:43 AM	Record Judged.

[Back to top](#)**India Government Id****Status: Complete**
Score: Pass**Date Completed: 18/Apr/2022**

Country INDIA
Description India Government Id

VERIFICATION STATUS : APPROVED VERIFIED

IDENTIFICATION PROCESSED: INDIA - PASSPORT
ISSUING COUNTRY: INDIADOCUMENT DATA:
- FIRST NAME: MANSI RAJESH
- LAST NAME: KHANNA
- EXPIRATION DATE: 07/09/2025SECURITY CHECKS:
-MRZ CODE: CONFIRMED
-DATA POSITION: CONFIRMED
-SECURITY FEATURES: CONFIRMED
-ID CHECK DOCUMENT VALIDATION: CONFIRMED
-SIGNATURE: CONFIRMED
-MICROPRINT: NOT CHECKED
-HOLOGRAM: NOT CHECKED

Remark

RESULTS RECEIVED.

The application is submitted and the TAT is 2 business days.

Order Process History	
Date	Description
18/Apr/2022 08:45:38 AM	Record Ordered.
18/Apr/2022 09:14:14 AM	Research Required -- First Advantage Research In Progress -- Delay Possible.
18/Apr/2022 12:18:35 PM	Record Judged.
18/Apr/2022 01:18:35 PM	DATA FROM SOURCE SET TO EXPIRE AND PURGE ON APRIL 17, 2024

Para informacion en espanol, visite 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 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
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

A SUMMARY OF YOUR RIGHTS UNDER THE NEW JERSEY FAIR CREDIT REPORTING ACT

The state of New Jersey Fair Credit Reporting Act (NJFCRA) is designed to promote accuracy, fairness, consumer confidentiality and the proper use of credit data by each consumer reporting agency ("CRA") in accordance with the requirements of the NJFCRA.

Under the NJFCRA an employer, before taking adverse employment action, is required to provide the applicant or employee with a summary of their rights under the NJFCRA with respect to consumer reports or investigative consumer reports obtained for employment purposes from a consumer reporting agency (CRA).

You can find the complete text of the NJCRA, N.J. Stat. §§56:11-29-56:11-41, at the New Jersey State Legislature's web site (<https://www.njleg.state.nj.us/>). You may have additional rights under the federal Fair Credit Reporting Act, 15 U.S.C. 1681-1681u, which is available on the Internet at the Federal Trade Commission's website (<https://www.ftc.gov/>).

- You must consent to the procurement for employment purposes of a report about you. Before an employer can obtain a report about you from a CRA, the employer must provide you with notice that it will request the report and obtain your consent to that request. A CRA may not give out information about you to your employer, or prospective employer, without your written consent.
- You must be told if information in your file has been used against you for employment purposes. An employer who uses information from a consumer or investigative consumer report to take action against you - such as denying an application for employment or terminating employment - must tell you that its decision is based in whole or in part on the report. The employer also must provide you with a description of your rights under the NJCRA and a reasonable opportunity to dispute with the CRA any information on which the employer relied.
- You can find out what is in your file. At your request, a CRA must give you the information in your file and a list of everyone who has recently requested your file. These disclosures may be made in person, over the telephone or by any other reasonable method available to the CRA.
- You can dispute inaccurate information with the CRA. If you tell a CRA that your file contains inaccurate information, the CRA must reinvestigate the disputed items, free of charge, within 30 days, unless the CRA determines that the dispute is frivolous or irrelevant. The CRA must give you a written report of the investigation. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- Inaccurate information must be corrected or deleted. A CRA must remove or correct inaccurate or unverified information from its files within 30 days after you dispute it. If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the business name and address.
- You may seek damages from violators. If a CRA, a user or (in some cases) a provider of CRA data violates the NJFCRA, you may

sue them in state court.

**For questions or concerns regarding the NJFCRA,
please contact: Division of Consumer Affairs
Department of Law and Public Safety
124 Halsey Street
Newark, NJ
07102 Phone:
973-504-6200**

For New Jersey Residents: New Jersey File Freeze Information:

New Jersey Consumers Have the Right to Obtain a Security Freeze

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to New Jersey law.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific party, parties or period of time 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 unique personal identification number or password provided by the consumer reporting agency;
- (2) Proper identification to verify your identity; and
- (3) The proper information regarding the third party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days or less, as provided by regulation, after receiving the request.

A security freeze does not apply to circumstances in which 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.

If you are actively seeking credit, you should understand that the procedures involved in lifting a 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, a few days before actually applying for new credit.

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.