

NOTICE REGARDING APPLICANT AND EMPLOYEE BACKGROUND INVESTIGATIONS

IMPORTANT - PLEASE READ CAREFULLY BEFORE SIGNING ACKNOWLEDGMENT

Citadel Investment Group, L.L.C. (the "Company") obtains certain background information about applicants and employees for purposes of determining their suitability for employment or continued employment, as the case may be. Certain of the information gathered by the Company may fall within the definition of a "consumer report" or an "investigative consumer report" under the Fair Credit Reporting Act.

A "consumer report" may contain information obtained from an outside agency on your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, and mode of living, which will be used to establish your eligibility for employment or continued employment. An "investigative consumer report" may contain information about your character, general reputation, personal characteristics, and mode of living and is obtained through personal interviews with neighbors, friends, associates, acquaintances, or others who may have knowledge concerning any such items of information.

If you authorize consumer reports/investigative consumer reports, you have certain rights which are explained in the Fair Credit Reporting Act. Should you decline to authorize the Company to conduct background investigations, including consumer reports/investigative consumer reports, the Company may refuse to extend you an offer of employment, withdraw an offer, or terminate your employment.

You have the right, upon written request made within a reasonable time after receipt of this notice, to obtain information from the Company:

- (1) As to whether an investigative consumer report has been requested;
- (2) If an investigative consumer report has been requested, written disclosure of the nature and scope of the investigation requested; and,
- (3) The name and address of the outside agency to whom a request for an investigative consumer report has been made.

In the event that information from a consumer report/investigative consumer report is utilized in whole or in part in making an adverse decision with regard to your application or employment, before making the adverse decision, we will provide you with a copy of the consumer report and a description in writing of your rights under the Fair Credit Reporting Act.

APPLICANT/EMPLOYEE ACKNOWLEDGMENT AND AUTHORIZATION

I acknowledge receipt of the NOTICE REGARDING APPLICANT AND EMPLOYEE BACKGROUND INVESTIGATIONS and certify that I have read and understand this form. I also acknowledge receipt of the document labeled "A Summary of Your Rights Under the Fair Credit Reporting Act."

In connection with my application or employment, I authorize Citadel Investment Group, L.L.C. (the "Company") to obtain "consumer reports" and/or an "investigative consumer reports" or other background information. I release the Company and its officers, directors, employees, agents, and other representatives from any and all liability for damages of whatever kind which may arise from or relate to any "consumer report" and/or "investigative consumer report" or other background information requested, obtained or used by the Company in connection with my application or employment.

Printed Name _____ Social Security Number _____

Signature _____ Date _____

CITADEL INVESTMENT GROUP, L.L.C.
AUTHORIZATION TO THIRD PARTIES

In connection with my application or employment (including contract for services) with you, I understand that investigative background inquiries may be made on myself including consumer, criminal and other reports. These reports may include information as to my character, work habits, performance and experience along with reasons for termination of past employment from previous employers. Further, I understand that you may be requesting information from various federal, state, and other agencies which maintain records concerning my current and past activities relating to my credit, criminal, civil and other experiences as well as claims involving me and the files of insurance companies. I understand that the information collected below will be used solely for the purposes of obtaining the aforementioned background information on me.

I authorize, without reservation, any party or agency contacted by this employer to furnish the above mentioned information:

PRINT FULL NAME _____

SOC. SEC. NO. _____ / _____ / _____

DATE OF BIRTH: _____ / _____

Month Day

CURRENT ADDRESS _____

CITY/STATE/ZIP _____

COUNTY OF RESIDENCE _____

PREFERRED PHONE NUMBER _____

ALTERNATE PHONE NUMBER _____

E MAIL ADDRESS _____

SIGNATURE _____ DATE _____

_____ **California and Minnesota Applicants Only:** Please check here to have a copy of your consumer report sent directly to you by ICC at the address listed above.