

Walmart Customer Care, First Advantage
1 Concourse Parkway, NE
Suite 200
Atlanta, GA 30328



06/01/2023

HEATHER MAXWELL
23500 COUNTY ROAD 140
PERRY, OK 73077

Case #: 257290816

RE: WALMART INC Conditional Offer Background Check Report

Dear HEATHER MAXWELL,

You have reached the next step in your conditional offer to work at WALMART INC. The information in this letter is time sensitive, so please read it carefully and take the appropriate action.

The job offer you accepted depends on the passing of a background check. Our background check report supplier, First Advantage Background Services Corp ("First Advantage") prepared your background check for Walmart. A copy of the report and a summary of your legal rights is attached.

Please read the attached report and check that all of the information is correct and complete. If you notice any errors, please contact First Advantage within five (5) business days from the date you receive this letter to dispute by using one of the options below; however, you have the right to contact First Advantage at any time to request a reinvestigation of its report for WALMART INC.

Call: 1-800-845-6004 (toll-free)
E-mail: consumer.documents@fadv.com
Visit the Website: <https://fadv.com/candidates/>

Or write to: First Advantage Background Services Corp
Consumer Disclosure Center
First Advantage, Consumer Disclosure Center
PO Box 105292
Atlanta, GA 30348

Although the background check report is provided to Walmart by First Advantage, Walmart will make the final decision whether you pass your background check. You have five (5) business days (M-F, excluding holidays) from the date you receive this letter to contact First Advantage to tell them about any errors in your report. If you dispute, we will wait to review the findings until the

dispute is completed. If you do not tell First Advantage about any errors within five (5) business days from the date you receive this letter, Walmart will make a final decision about your conditional job offer based on the findings in the attached report. This decision may result in you not being eligible for employment at this time.

After making sure your background check report is correct, the next step is to provide Walmart with more information about the findings on your report within five (5) business days from the date you receive this letter.

When providing your information to Walmart, you will be asked to:

- Provide the reason you did not list the information found in the attached report when asked by Walmart (if you did not do so).
- Explain what happened and how you were involved for each finding on the attached report.
- List any job(s) you have had since your offense(s). Include the name(s) of your employer, job title, length of employment, job duties, and reason for leaving.
- List any efforts you have made to better yourself. These efforts can include counseling, community involvement, education, or training.
- Explain any steps you have taken so you no longer break the law.

To provide this information to Walmart, please click on the link below:

<https://pa.fadv.com/#!/invite/?key=418CB95000B11DC8156D3C21A7DC1CF3>

If you do not provide this information within five (5) business days from the date you receive this letter Walmart will make a final decision about your conditional job offer based on the findings in the attached report and/or any self-reported information. This decision may result in you not being eligible for employment at this time.

Sincerely,

First Advantage on behalf of WALMART INC

Enc: Copy of Investigation Report
Summary of Rights Under FCRA

Background Report

Confidential

HEATHER KRISTY MAXWELL

XXX-XX-XXXX

CID - 257290816

WALMART INC.

702 SW 8TH ST

BENTONVILLE, AR 72716-6209

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)

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.

General Consumer Information

Consumer's Name HEATHER KRISTY MAXWELL **Candidate job code** 7400

Client Name WALMART INC. **Candidate division ID** 1

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 23500 COUNTY ROAD 140
PERRY, OK 73077

Date of Birth XX/XXX/XXXX

Other Names Provided

Last Name, Suffix	First Name	Middle Name
OSTROSKI	HEATHER	KRISTY

Information Regarding this Order:

Position Applied For

Date Ordered 26/May/2023 11:57:54 AM

Background Check 01/Jun/2023 02:08:12 AM **Report Last Updated** 01/Jun/2023 02:11:53 AM

Completion Date **on**

Date Report Printed 01/Jun/2023 02:15:21 AM

Self-Disclosed Criminal History

Have you ever been convicted of a crime (other than a minor traffic violation)?

No

Are there any charges pending against you in any court or are you currently participating in a deferred adjudication or first offender program?

No

Are you currently registered in any state on the Sex Offender Registry?

No

Candidate Information

Label	Value
Candidate department id	600
Candidate facility number	137
Candidate state code	OK
Candidate country code	US
Candidate ID	3339149
Walmart System ID	3339149-3058281
Temporary SSN	

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 HEATHER KRISTY MAXWELL
Background Check 01/Jun/2023 02:08:12 AM
Completion Date:

Date Ordered: 26/May/2023 11:57:54 AM

Score Result Decisional

Package Name: BASE24C			
Package Searches Ordered	Status	Review	Score
Social Security Verification	Complete	No	
Social Security Verification	Complete	No	Complete
First Advantage National Criminal File Plus	Complete	No	
First Advantage National Criminal File Plus PERRY, NOBLE, OK	Complete	No	Complete
County Seat Felony, Misdemeanor Or Other	Complete	Yes**	
County Seat Felony, Misdemeanor Or Other OKLAHOMA CITY, OKLAHOMA, OK	Complete	Yes**	Record Found Not SelfDisclosed**
County Seat Felony, Misdemeanor Or Other PERRY, NOBLE, OK	Complete	No	Complete
County Seat Felony, Misdemeanor Or Other STROUD, LINCOLN, OK	Complete	No	Complete
Federal Criminal	Complete	No	
Federal Criminal STROUD, LINCOLN, OK	Complete	No	Complete
National Sex Offender Registry	Complete	No	
National Sex Offender Registry Search - Department Of Justice Web Site	Complete	No	Complete
Global Sanction Search	Complete	No	
First Advantage Global Sanction Search	Complete	No	Complete
Additional Searches Ordered			
NONE			

Score Status

06/01/2023

* 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 Verification**Status: Complete**
Score: Complete**Date Completed: 26/May/2023**

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.

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.

SOCIAL SECURITY VERIFICATION NAME AND ADDRESS INFORMATION OBTAINED FROM: EXPERIAN

Customer Provided Information**SSN** XXX-XX-XXXX**DOB** XX/XX/XXXX**SSN State Issued****SSN Year Issued** 1996**Name Type** Report Subject**Name** OSTROSKI, HEATHER**Name Type** Former Name**Name** MAXWELL, HEATHER**Name Type** Former Name**Name** MAXWELL, HEATHER
MAXWELL**Addr Type** Residence Address**First Date** 03/01/2013 **Last** 11/01/2013**Address** 1536 WHIPPOORWILL CT
AZLE, TX 76020**Addr Type** Former Address**First Date** 12/01/2013 **Last** 12/01/2013**Address** MAIL RETURNED BAD A
AZLE, TX 76020**Addr Type** Former Address**First Date** 06/01/2013 **Last** 07/01/2014**Address** 2408 BECKER PL
DEL CITY, OK 73115**Addr Type** Former Address**First Date** 11/01/2014 **Last** 11/01/2014**Address** 2108 BEAACKER PL
DEL CITY, OK 73115**Addr Type** Former Address**First Date** 06/01/2013 **Last** 12/01/2014**Address** 2047 YORKSHIRE DR
MIDWEST CITY, OK 73130**Addr Type** Former Address**First Date** 09/01/2018 **Last** 07/01/2019**Address** 2317 KNOX DR
DEL CITY, OK 73115**Addr Type** Former Address**First Date** 11/01/2019 **Last** 03/01/2020**Address** 5901 S MAY AVE APT 16
OKLAHOMA CITY, OK 73119**Addr Type** Former Address**First Date** 02/01/2016 **Last** 11/01/2020**Address** 2633 SW 24TH ST
OKLAHOMA CITY, OK 73108**Addr Type** Former Address**First Date** 09/01/2020 **Last** 12/01/2020**Address** 717 N PARK AVE
STROUD, OK 74079**Addr Type** Former Address**First Date** 08/01/2022 **Last** 05/01/2023

Address 23500 COUNTY ROAD 140
PERRY, OK 73077

Remarks and/or Social Security Alerts

05/26/23: SUBJECT NAME RETURNED MATCHED WITH A DEVELOPED NAME.

05/26/23: AN ADDRESS DISCREPANCY WAS FOUND. SUBJECT ADDRESS DOES NOT MATCH ADDRESS ON FILE.

05/26/23: NO ALERTS RETURNED FROM SEARCH.

Order Process History

Date	Description
26/May/2023 11:57:54 AM	Progressive Order Hold.
26/May/2023 11:57:55 AM	Search In Progress.
26/May/2023 11:57:55 AM	Record Judged.

First Advantage National Criminal File Plus PERRY, NOBLE, OK		Status: Complete
Date Completed: 26/May/2023		Score: Complete
Record Source	DATABASE SEARCH	
Search Results	No Record Found	
Search Type	First Advantage National Criminal File Plus Search	
Date of Search	26/May/2023	
Address Covered	23500 COUNTY ROAD 140	
Address City Covered	PERRY	
Address County Covered	NOBLE	
Address State Covered	OK	
Address Zip	73077	
Given Name Searched	HEATHER KRISTY MAXWELL, HEATHER KRISTY OSTROSKI	
Developed Name Searched	HEATHER MAXWELL MAXWELL, HEATHER MAXWELL, HEATHER OSTROSKI	
Order Process History		
Date	Description	
26/May/2023 11:57:54 AM	Progressive Order Hold.	
26/May/2023 11:57:55 AM	Record Ordered.	
26/May/2023 12:04:38 PM	Search In Progress.	
26/May/2023 12:04:39 PM	Record Judged.	

Federal Criminal STROUD, LINCOLN, OK		Status: Complete
Date Completed: 26/May/2023		Score: Complete
Record Source	WESTERN DISTRICT OF OKLAHOMA US DISTRICT COURT	
Search Results	No Record Found	
Search Type	FEDERAL FELONY & MISDEMEANOR SEARCH	
Date of Search	26/May/2023	
Search Period	05/12/2016 - 05/12/2023	
Address Covered	717 N PARK AVE	
Address City Covered	STROUD	
Address County Covered	LINCOLN	
Address State Covered	OK	
Address Zip	74079-2658	
Location	200 NW 4TH STREET ROOM 1210 OKLAHOMA CITY OKLAHOMA COUNTY	
Given Name Searched	HEATHER KRISTY MAXWELL	
Developed Name Searched	HEATHER OSTROSKI, HEATHER KRISTY OSTROSKI, HEATHER MAXWELL MAXWELL, HEATHER MAXWELL	
Source Status History		
Status Date	Description	
26/May/2023 11:58:24 AM	Search in progress. Estimated completion by 05/30/2023	
Remark		

05/26/23: THIS SEARCH ALSO COVERS: 23500 COUNTY ROAD 140, PERRY, NOBLE COUNTY, OK;
2633 SW 24TH ST, OKLAHOMA CITY, OKLAHOMA COUNTY, OK;
2317 KNOX DR, DEL CITY, OKLAHOMA COUNTY, OK;
5901 S MAY AVE APT 16, OKLAHOMA CITY, OKLAHOMA COUNTY, OK;
23500 COUNTY ROAD 140, PERRY, NOBLE COUNTY, OK;

Order Process History

Date	Description
26/May/2023 11:57:54 AM	Progressive Order Hold.
26/May/2023 11:57:55 AM	Search In Progress.
26/May/2023 11:57:58 AM	Search In Progress.
26/May/2023 12:01:00 PM	Record Judged.

[Back to top](#)

County Seat Felony, Misdemeanor Or Other
OKLAHOMA CITY, OKLAHOMA, OK
Date Completed: 31/May/2023

Status: Complete
Score: Record Found Not SelfDisclosed**

Record Source	OKLAHOMA 7TH JUDICIAL DISTRICT COURT
Search Results	Record Found
Search Type	FELONY AND MISDEMEANOR RECORD SEARCH - SINGLE LOCATION DUAL INDEX
Date of Search	31/May/2023
Search Period	05/12/2016 - 05/12/2023
Address Covered	2633 SW 24TH ST
Address City Covered	OKLAHOMA CITY
Address County Covered	OKLAHOMA
Address State Covered	OK
Address Zip	73108-5805
Location	320 ROBERT S. KERR ST OKLAHOMA CITY OKLAHOMA COUNTY
Given Name Searched	HEATHER KRISTY MAXWELL
Developed Name Searched	HEATHER MAXWELL MAXWELL, HEATHER MAXWELL, HEATHER OSTROSKI, HEATHER KRISTY OSTROSKI
Case Reference #	CM-2019-2162
Case Date	01/Jul/2019
Name on File	HEATHER OSTROSKI
Address on File	DEL CITY, OK
DoB on File	XX/XX/XXXX
Charge	CONCEALING STOLEN PROPERTY
Charge Type	MISDEMEANOR
Disposition	CONVICTED
Disposition Date	08/Mar/2023
Sentence	FINE 300; COURT COSTS 83

Source Status History

Status Date	Description
26/May/2023 10:25:32 PM	Additional handling required. Estimated completion by 05/31/2023
26/May/2023 11:58:25 AM	Search in progress. Estimated completion by 05/30/2023

Remark

05/26/23: THIS SEARCH ALSO COVERS: 2317 KNOX DR, DEL CITY, OKLAHOMA COUNTY, OK;
5901 S MAY AVE APT 16, OKLAHOMA CITY, OKLAHOMA COUNTY, OK;

Order Process History

Date	Description
26/May/2023 11:57:54 AM	Progressive Order Hold.
26/May/2023 11:57:55 AM	Search In Progress.
26/May/2023 11:58:02 AM	Search In Progress.
31/May/2023 06:26:43 PM	Search In Progress.
31/May/2023 10:15:19 PM	Record Judged.

[Back to top](#)**County Seat Felony, Misdemeanor Or Other PERRY, NOBLE, OK****Status: Complete**
Score: Complete**Date Completed: 26/May/2023**

Record Source	NOBLE 8TH JUDICIAL DISTRICT COURT
Search Results	No Record Found
Search Type	FELONY AND MISDEMEANOR RECORD SEARCH - SINGLE LOCATION DUAL INDEX
Date of Search	26/May/2023
Search Period	05/12/2016 - 05/12/2023
Address Covered	23500 COUNTY ROAD 140
Address City Covered	PERRY
Address County Covered	NOBLE
Address State Covered	OK
Address Zip	73077
Location	300 COURTHOUSE DR, BOX 14 PERRY NOBLE COUNTY
Given Name Searched	HEATHER KRISTY MAXWELL
Developed Name Searched	HEATHER OSTROSKI, HEATHER KRISTY OSTROSKI, HEATHER MAXWELL MAXWELL, HEATHER MAXWELL

Source Status History

Status Date	Description
26/May/2023 11:58:24 AM	Search in progress. Estimated completion by 05/30/2023

Remark

05/26/23: THIS SEARCH ALSO COVERS: 23500 COUNTY ROAD 140, PERRY, NOBLE COUNTY, OK;

Order Process History

Date	Description
26/May/2023 11:57:54 AM	Progressive Order Hold.
26/May/2023 11:57:55 AM	Search In Progress.
26/May/2023 11:57:58 AM	Search In Progress.
26/May/2023 12:03:38 PM	Record Judged.

[Back to top](#)**County Seat Felony, Misdemeanor Or Other STROUD, LINCOLN, OK****Status: Complete**
Score: Complete**Date Completed: 26/May/2023**

Record Source	LINCOLN 23RD JUDICIAL DISTRICT COURT
Search Results	No Record Found
Search Type	FELONY AND MISDEMEANOR RECORD SEARCH - SINGLE LOCATION DUAL INDEX
Date of Search	26/May/2023
Search Period	05/12/2016 - 05/12/2023
Address Covered	717 N PARK AVE
Address City Covered	STROUD
Address County Covered	LINCOLN
Address State Covered	OK
Address Zip	74079-2658
Location	PO BOX 307 CHANDLER LINCOLN COUNTY
Given Name Searched	HEATHER KRISTY MAXWELL
Developed Name Searched	HEATHER MAXWELL MAXWELL, HEATHER MAXWELL, HEATHER OSTROSKI, HEATHER KRISTY OSTROSKI
Source Status History	
Status Date	Description
26/May/2023 11:58:25 AM	Search in progress. Estimated completion by 05/30/2023
Order Process History	
Date	Description
26/May/2023 11:57:54 AM	Progressive Order Hold.
26/May/2023 11:57:55 AM	Search In Progress.
26/May/2023 11:58:02 AM	Search In Progress.
26/May/2023 12:04:43 PM	Record Judged.

[Back to top](#)

National Sex Offender Registry Search - Department Of Justice Web Site		Status:	Complete
Date Completed: 26/May/2023		Score:	Complete
Record Source	NATIONAL SEX OFFENDER REGISTRY		
Search Results	No Record Found		
Search Type	NATIONAL SEX OFFENDER REGISTRY SEARCH-DEPT OF JUSTICE		
Date of Search	26/May/2023		
Search Period	05/12/2016 - 05/12/2023		
Given Name Searched	HEATHER KRISTY MAXWELL		
Developed Name Searched	HEATHER MAXWELL MAXWELL, HEATHER MAXWELL, HEATHER OSTROSKI, HEATHER KRISTY OSTROSKI		
Source Status History			
Status Date	Description		
26/May/2023 11:58:25 AM	Search in progress. Estimated completion by 05/30/2023		
Order Process History			
Date	Description		
26/May/2023 11:57:54 AM	Progressive Order Hold.		
26/May/2023 11:57:55 AM	Search In Progress.		
26/May/2023 11:58:00 AM	Search In Progress.		

26/May/2023 12:25:34 PM Search In Progress.

26/May/2023 12:25:34 PM Record Judged.

[Back to top](#)

First Advantage Global Sanction Search

Status: Complete
Score: Complete

Date Completed: 26/May/2023

Record Source	FIRST ADVANTAGE GLOBAL SANCTIONS DATABASE
Search Results	No Record Found
Search Type	FIRST ADVANTAGE GLOBAL SANCTION SEARCH
Date of Search	26/May/2023
Search Period	05/12/2016 - 05/26/2023
Location	CONCOURSE PKWY ATLANTA FULTON COUNTY
Given Name Searched	HEATHER KRISTY MAXWELL
Developed Name Searched	HEATHER KRISTY OSTROSKI, HEATHER MAXWELL MAXWELL, HEATHER MAXWELL, HEATHER OSTROSKI

Source Status History

Status Date	Description
26/May/2023 11:58:24 AM	Search in progress. Estimated completion by 05/30/2023

Order Process History

Date	Description
26/May/2023 11:57:54 AM	Progressive Order Hold.
26/May/2023 11:57:55 AM	Search In Progress.
26/May/2023 11:58:00 AM	Search In Progress.
26/May/2023 12:04:43 PM	Search In Progress.
26/May/2023 12:04:43 PM	Record Judged.

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 1-888-567-8688.
- 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.	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	a. Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570 Houston, TX 77052
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
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. 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
c. Nonmember Insured Banks, Insured State	

Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Assistant General Counsel for Office of Aviation Protection Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Division Regional Office
6. Small Business Investment Companies	Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street SW, Suite 8200 Washington, DC 20416
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	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357

For Oklahoma Residents:

Oklahoma Freeze Information:

Oklahoma 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. A security freeze must be requested in writing by certified mail. 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, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report for a period of time after the freeze is in place. To provide that authorization you must contact the consumer reporting agency by one of the methods that it requires, and provide all of the following:

- (1) The personal identification number or password;

(2) Proper identification to verify your identity;

(3) The proper information regarding the period of time for which the report shall be available; and

(4) The payment of the appropriate fee.

A consumer reporting agency must authorize the release of your credit report no later than three (3) business days after receiving all of the above items by any method that the consumer reporting agency allows. 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 have a right to bring civil action against anyone, including a consumer reporting agency who willfully or negligently fails to comply with any requirement of the Oklahoma Consumer Report Security Freeze Act. A consumer reporting agency has the right to charge you up to Ten Dollars (\$10.00) to temporarily lift a freeze on your credit report, and up to ten Dollars (\$10.00) to remove a freeze from your credit report. However, you shall not be charged any fee if you are a victim of identity theft who has submitted, at the time the security freeze is requested, 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 if you are sixty-five (65) years of age or older for the initial placement and removal of a security freeze.

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