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A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street NW, 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:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>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.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570 Houston, TX 77052</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>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</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Assistant General Counsel for Office of Aviation Protection Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Division Regional Office</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street SW, Suite 8200 Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street NE Washington, DC 20549</p>
<p>8. Institutions that are members of the Farm Credit System</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357</p>

GET THE WHOLE STORY

CONFIDENTIAL REPORT



Randstad North America - I

Package ordered: Unilever

Name: Monica L Walker

DOB: 02/09/XXXX

SSN: XXX-XX-6322

Alias: -

Account #: 101-200447

Reference #: 51379-HANNAK01-Walker,Monica

Purpose: Initial Hire

Billing Code: UNILEVER

Order Number: 14240194

Order: Saturday, 10/14/2023

Reporting: Tuesday, 10/31/2023

Decision: Thursday, 10/19/2023

FOR REVIEW, PER CLIENT CRITERIA

	SERVICE	ORDERED ON	COMPLETED ON	PAGE #
	Criminal history	Oct 14, 2023	Oct 19, 2023	1
	OFAC Watch List Search	Oct 14, 2023	Oct 14, 2023	2
	OIG Exclusions List Search	Oct 14, 2023	Oct 14, 2023	2
	GSA Procurement Exclusion Search	Oct 14, 2023	Oct 14, 2023	3
Conducted	SSN Trace	Oct 14, 2023	Oct 14, 2023	N/A

- Waiting - Meets criteria - For review - Needs approval



CRIMINAL HISTORY

A 15+year criminal record search was conducted on the applicant in the below jurisdictions. Based on the identifying information made available by the applicable jurisdiction, the applicant had the following criminal history:

Jurisdiction: County: Madison State: Tennessee

Result: No Record



CRIMINAL HISTORY (CONTINUED)

● **Jurisdiction:** County: Lauderdale State: Tennessee

Result: Record

Case #:	49GS1-2014-CR-121898	Name on file:	Walker, Monica
Case date:	10/24/2014	DOB on file:	02/09/XXXX
Charge:	Criminal Trespass	Classification:	Misdemeanor
Disposition:	Guilty	Disposition date:	11/20/2014
Sentence:	Sentenced to a Jail term of 11 months, 29 days. This term was suspended. Payment ordered of \$50.00 in fines.		

● **National Criminal Search**

Result: No Information Found

Note: A National Sex Offender Search was conducted as part of the National Criminal Search. If any offenses were found, they will be listed here.



OFAC WATCH LIST SEARCH

● **Result:** No name match found.

The USA Patriot Act charged the Department of the Treasury's Office of Foreign Assets Control (OFAC) with the analysis and dissemination of information related to the financial capabilities and resources of international terrorist organizations. It now maintains a list of Specially Designated Nationals and Blocked Persons, which identifies known terrorists, narcotics traffickers, and foreign countries posing a threat to our national security and economy. United States residents are prohibited from doing business with individuals named on this list.

This search was provided to you as a complimentary service.



OIG EXCLUSIONS LIST SEARCH

● **Result:** This applicant's name was not found on the OIG's List of Excluded Individuals/Entities.

Under a Congressional mandate, the Office of Inspector General (OIG) established a program to exclude certain individuals and entities from participating in Federally funded health care programs. The OIG, through this program, maintains a list of all currently excluded parties called the List of Excluded Individuals/Entities.

Bases for exclusion include convictions for program-related fraud and patient abuse, licensing board actions, and default on Health Education Assistance Loans.

For more information, see <https://oig.hhs.gov/exclusions/background.asp>

**GSA PROCUREMENT EXCLUSION SEARCH**

- **Result:** This applicant's name was not found on the GSA's Lists of Parties Excluded from Federal Procurement and Nonprocurement Programs.

The Government Services Administration (GSA) is required by the Federal Acquisition Regulation (FAR) to compile and maintain a list of parties excluded throughout the U.S. Government from receiving Federal contracts or certain subcontracts and from certain types of Federal assistance and benefits. InfoMart searches the Reciprocal, Procurement, and Non-Procurement lists for all agencies. For more information, please see <https://www.sam.gov>

DISCLAIMER

Notice to Customer: This profile is submitted with the agreement that all information is held in strict confidence and used for employment/contract purposes/credentialing only. All applicants/consumers must be notified of their rights prior to requesting an InfoMart profile. Applicants/Consumers must sign an Authorization to Release Information as prescribed in FCRA sections 1681b and 1681m.

If the user of this information intends to take adverse action based in whole or in part on the contents of this profile, the user must provide Summary of Consumer Rights as prescribed by the FCRA section 1681g(c) (3).

Adverse Action: An adverse action notification package, which includes this profile and all mandatory consumer right statements, can be printed directly from WebASAP. As an added service, InfoMart can create and mail all of your adverse action notifications. Please contact an InfoMart Customer Service Representative for additional information.

END OF REPORT



Everything matters. Let us know what matters to you.

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APPLICANT SUPPORT
WWW.APPLICANTADVOCATE.COM