

FORM A

CERTIFICATION TO CREDIT REPORTING AGENCY

Pursuant to the Fair Credit Reporting Act, 15 U.S.C. §§ 1681-1681(u), as amended by the Consumer Credit Reporting Reform Act of 1996 (the "Act"), _____ (the "Company") hereby agrees, certifies and warrants to [*Consumer Reporting Agency*] as follows:

1. The Company will not request, cause to be prepared or procure from [*Consumer Reporting Agency*] any consumer report for employment purposes unless:
 - a. Prior to requesting, causing to be prepared or procuring a consumer and/or investigative consumer report, the Company provides the consumer a clear and conspicuous written disclosure informing him/her that a consumer and/or investigative consumer report may be obtained for employment purposes, in a document consisting solely of the disclosure; and
 - b. Prior to requesting a consumer and/or investigative consumer report, the Company obtains written consent from the consumer specifically authorizing the procurement of a consumer and/or investigative consumer report by the Company.
2. In using a consumer and/or investigative consumer report for employment purposes, before the Company takes any adverse action, based in whole or in part on the report, the Company shall provide the consumer to whom the report relates:
 - a. A copy of the consumer and/or investigative consumer report; and
 - b. A description in writing of the rights of the consumer under the Act.
3. In the event the Company takes adverse action against a consumer, based in whole or in part on a consumer and/or investigative consumer report prepared by [*Consumer Reporting Agency*], the Company shall provide the consumer [*Consumer Reporting Agency*]'s name, address and telephone number.
4. In the event the Company takes adverse action against the consumer, based in whole or in part on a consumer and/or investigative consumer report, the Company shall provide the consumer with a statement informing him or her that [*Consumer Reporting Agency*] did not make the decision to take adverse action against the consumer and, therefore, is unable to provide him or her with specific reasons for the adverse action.

5. The Company shall not request, cause to be prepared or procure an investigative consumer report unless:
- a. It is clearly and accurately disclosed to the consumer that an investigative consumer report may be requested which will include information as to his/her character, general reputation, personal characteristics and mode of living, whichever applicable, and such disclosure:
 - i. Is made in writing, mailed or otherwise delivered to the consumer not later than three (3) days after the date on which the report was first requested; and
 - ii. Includes a statement informing the consumer of his/her right to request the additional disclosures provided for under 15 U.S.C. § 1681d(b) and a copy of the summary of the rights of the consumer under the Act.
6. The Company will not use any consumer and/or investigative consumer report prepared by [*Consumer Reporting Agency*] in violation of any applicable federal or state equal employment opportunity law or regulation.

COMPANY

Signature of Authorized Representative

Printed Name of Representative

Title

Date