

FEDERAL FAIR CREDIT REPORTING ACT USER'S GENERAL CERTIFICATION

The Undersigned ("User") wishes to utilize the services of CARCO Group Inc. ("CARCO"), a consumer reporting agency, to provide consumer reports and investigative consumer reports to User, in accordance with the Federal Fair Credit Reporting Act ("FCRA"), 15 U.S.C. §1681 et seq. As used in this document, the terms "Consumer Report" and/or "Investigative Consumer Report" have the meanings set forth for them in the FCRA, and they are referred to, collectively, as "Reports."

Pursuant to the FCRA, User makes the following certifications to CARCO:

1. User is a _____ [insert type of business] and hereby certifies that, with respect to each and every request for a Report that User may make to CARCO, pursuant to procedures prescribed by CARCO from time to time, User intends to use the Report only for one of the following permissible purposes under the FCRA including, without limitation, all amendments thereto, and will use the Report for no other purpose [check applicable box]:

 For employment purposes, which means that the Report will be used for the purpose of evaluating a consumer for employment, promotion, reassignment, or retention as an employee.

 In accordance with the written instructions of the consumer to whom the Report relates.
2. User hereby certifies that it will not share any Report, or provide any Report to any party other than the subject of the Report or a joint user having the same purpose as that certified by User in Item (1) above.
3. User hereby certifies that ***if User obtains a Report from CARCO for employment purposes:***
 - Before the Report is requested, the applicant/employee will be given a clear and conspicuous disclosure, in a written document that consists solely of the disclosure, that a consumer report, or an investigative consumer report, will be obtained for employment purposes.
 - Before the Report is requested, the applicant/employee will have, in writing, authorized User to procure the Report.
 - User will not use information from the Report in violation of any applicable Federal or State equal employment opportunity law or regulation.
 - Before taking any adverse action based in whole or in part upon the Report, the applicant/employee will be given a copy of the Report and a description of the rights of the consumer under the FCRA as prescribed by the Consumer Financial Protection Bureau under section 609(c)(3) of the FCRA. CARCO will provide User with a Summary of the Rights of the Consumer under the FCRA to be used for such purpose.
 - If any type of adverse action is taken that is based in whole or in part on information contained in a Report, User is required by section 615(a) of the FCRA to notify the consumer. The notification may be done in writing, orally, or by electronic means. It must include the following:
 - The name, address, and toll-free telephone number of the consumer-reporting agency that provided the report, *i.e.*, CARCO.

- A statement that CARCO did not make the adverse decision and is not able to explain why the decision was made.
- A statement setting forth the consumer's right to obtain a free disclosure of the consumer's file from CARCO if the consumer requests the report within 60 days.
- A statement setting forth the consumer's right to dispute directly with CARCO the accuracy or completeness of any information provided by CARCO.

4. User hereby certifies, in addition to the applicable certifications set forth in Items (1), (2), and (3) above, that ***if User seeks to obtain from CARCO an Investigative Consumer Report:***

- User will clearly and accurately disclose to the consumer, in a writing mailed or otherwise delivered to the consumer not later than three (3) days after the report was first requested, that User has requested that an investigative consumer report be prepared, including information as to the consumer's character, general reputation, personal characteristics and mode of living, whichever are applicable.
- The written disclosure described in this Item (4) will include a statement informing the consumer of his right to request a disclosure of the nature and scope of the investigation requested and the written Summary of the Rights of the Consumer under the FCRA as prescribed by the Federal Trade Commission under FCRA section 609(c)(3), as described in Item (3).
- Upon the written request of the consumer, made within a reasonable period of time after receipt of User's initial disclosure described above in this Item (4), User will make a complete and accurate disclosure to the consumer of the nature and scope of the investigation requested, and will deliver this disclosure to the consumer, in writing, not later than five (5) days after the date on which the consumer's request for such disclosure was received, or the report was first requested, whichever is the later.

5. User hereby certifies that, in addition to the foregoing certifications, user will fully comply with and will carry out its obligations as a user of consumer reports or investigative consumer reports in accordance with the FCRA and analogous state consumer reporting laws, rules, regulations, codes and statutes.

6. If User is requesting credit reports for employment purposes, User hereby certifies the User has a need for consumer credit information in connection with the evaluation of individuals for employment, promotion, reassignment, or retention as an employee.

	CARCO Account Number
_____	_____
Authorized Client Signature	Name of Company
_____	_____
Date	Street Address
_____	_____
Client Printed Name and Title	City, State Zip