

FCRA REQUIREMENTS

Federal Fair Credit Reporting Act (as amended by the Consumer Credit Reporting Reform Act of 1996)

Although the FCRA primarily regulates the operations of consumer credit reporting agencies, it also affects you as a user of information. We have included a copy of the FCRA with your membership kit. We suggest you and your employees become familiar with the following sections in particular:

- 604. Permissible Purpose of Reports
- 607. Compliance Procedures
- 615. Requirements on users of consumers reports
- 616. Civil liability for willful noncompliance
- 617. Civil liability for negligent noncompliance
- 618. Obtaining information under false pretenses
- 621. Administrative Enforcement
- 622. Responsibilities of Furnishers of Information to Consumer Reporting Agencies

Each of these sections is of direct consequences to users who obtain reports on consumers.

As directed by the law, credit reports may be issued only if they are to be used for extending credit, review or collection of an account, employment purposes, underwriting insurance or in connection with some other legitimate business transaction such as an investment, partnership, etc. It is imperative that you identify each request for a report to be used for employment purposes when such report is ordered. Additional state laws may also impact your usage of reports for employment purposes.

Trans Union, Equifax and Experian strongly endorse the letter and spirit of the Federal Fair Credit Reporting Act. We believe that this law and similar state laws recognize and preserve the delicate balance between the rights of the consumer and the legitimate needs of commerce.

In addition to the Federal Fair Credit Reporting Act other federal and state laws addressing such topics as computer crime and unauthorized access to protected databases have also been enacted. As a prospective user of consumer reports, we expect that you and your staff will comply with all relevant federal statues and the statues and regulations of the states in which you operate.

We support consumer reporting legislation that will assure fair and equitable treatment for all consumers and users of credit information.

AUTHORIZED SIGNATURE

DATE

SERVICE 1ST INFORMATION SYSTEMS
2789 BECHELLI LANE
REDDING, CA 96002
(877)814-1178

AGENT SERVICE APPLICATION/INFORMATION

Agents Name: _____
Home Address: _____
Home Phone: _____
Social Security: _____
Email Address: _____

PROFESSIONAL LICENSE

Name on License: _____
Address: _____
City & State _____
Telephone: _____

License Number: _____ Expiration Date: _____

BILLING INFORMATION

Billing Address: _____
City/State/Zip: _____
Phone: _____ Fax: _____

Credit Card #: _____
Visa _____
M/C _____ Date of Expiration: _____

The undersigned person hereby acknowledges and certifies that the information contained herein is true and correct and may be disclosed by Service 1st Information Systems to lenders or third parties with Agent's prior to written permission. The undersigned person authorizes Service 1st Information Systems to verify the information and to conduct business credit and public information source inquiries regarding agent and to obtain personal credit reports. The undersigned person(s) waive any indemnify, defend and hold Service 1st Information Systems, Equifax, Experian, and Trans Union, harmless for any inquiries, claims or damages against the undersigned and caused by disclosure of information by Service 1st Information Systems to others.

Agent:

Signature

Date