



BACKGROUND SCREENING REPORT

Prepared for: TruDiligence House Account

3190 S Wadsworth Blvd
Suite 260
Lakewood, CO 80227
(303)692-8445

Subject Information:	Requestor Information:
Subject: LEE, STEVEN ROSS	
DOB: 12/25/XXXX	
Social Security Number: XXX-XX-XXXX	Requestor Name: TruDiligence House Account
Order Number(s): 960215	Requestor Phone:
Package Name(s): National Advanced	Billing Identifier 1:
Address: 12745 UTICA CIR BROOMFIELD CO 80020	
Address From Date:	
Report Disposition: clear	

Report Summary Information:		
Component	Status	Last update
SSN Address Trace for SSN XXX-XX-XXXX, page 2	COMPLETE - clear	10/10/24 06:04 PM Mountain
National Criminal / Sex Offender / OFAC for STEVEN ROSS LEE, page 5	COMPLETE	10/11/24 07:21 AM Mountain
Statewide Criminal History in Colorado (10 years) for STEVEN ROSS LEE, page 5	COMPLETE - clear	10/10/24 06:04 PM Mountain
TruScreen County Criminal Auto Assign (7 year) for STEVEN ROSS LEE, page 5	COMPLETE - clear	10/10/24 06:02 PM Mountain

DISCLAIMER: Various federal, state, and local laws restrict what types of criminal, credit, and other background screening information an end-user can use. Please review all applicable laws before making any determination in connection with this background screening report and consult with counsel as appropriate. Users are solely responsible for complying with all local, state, and federal laws related to the use of information contained herein. Information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of this report. Nothing in this report should be deemed legal counsel, advice, or opinion, but rather is a compilation of public records and other data.

SSN IS VALID. ISSUED IN Oklahoma IN THE YEAR 1982

STEPHEN C LEE DOB : 12/25/XXXX
12745 UTICA CIR Last Seen 07/27/2024
BROOMFIELD, CO 80020 First Seen 08/01/2011

STEPHEN LEE DOB : 12/25/XXXX
12745 UTICA CIR Last Seen 07/27/2024
BROOMFIELD, CO 80020 First Seen 08/01/2011

STEPHEN C LEE DOB : 12/25/XXXX
10133 EUDORA CT Last Seen 02/13/2020
DENVER, CO 80229 First Seen 12/01/2002

STEPHEN LEE DOB : 12/25/XXXX
10133 EUDORA CT Last Seen 02/13/2020
DENVER, CO 80229 First Seen 12/01/2002

STEVE R LEE DOB : 12/25/XXXX
605 KUNER RD 111 Last Seen 08/01/2024
BRIGHTON, CO 80601 First Seen 07/01/2023

STEVE C LEE DOB : 12/25/XXXX
605 KUNER RD 111 Last Seen 08/01/2024
BRIGHTON, CO 80601 First Seen 07/01/2023

STEVE LEE DOB : 12/25/XXXX
605 KUNER RD 111 Last Seen 08/01/2024
BRIGHTON, CO 80601 First Seen 07/01/2023

STEVE R LEE DOB : 12/25/XXXX
3345 143RD AVE Last Seen 04/03/2023
BRIGHTON, CO 80602 First Seen 04/03/2023

STEVE C LEE DOB : 12/25/XXXX
3345 143RD AVE Last Seen 04/03/2023
BRIGHTON, CO 80602 First Seen 04/03/2023

STEVE LEE DOB : 12/25/XXXX
3345 143RD AVE Last Seen 04/03/2023
BRIGHTON, CO 80602 First Seen 04/03/2023

TruDiligence

STEVE R LEE DOB : 12/25/XXXX
7050 120TH AVE 51
BROOMFIELD, CO 80020
Last Seen 10/01/2019
First Seen 10/01/2019

STEVE C LEE DOB : 12/25/XXXX
7050 120TH AVE 51
BROOMFIELD, CO 80020
Last Seen 10/01/2019
First Seen 10/01/2019

STEVE LEE DOB : 12/25/XXXX
7050 120TH AVE 51
BROOMFIELD, CO 80020
Last Seen 10/01/2019
First Seen 10/01/2019

STEVE R LEE DOB : 12/25/XXXX
12745 UTICA CIR
BROOMFIELD, CO 80020
Last Seen 07/27/2024
First Seen 08/01/2011

STEVE C LEE DOB : 12/25/XXXX
12745 UTICA CIR
BROOMFIELD, CO 80020
Last Seen 07/27/2024
First Seen 08/01/2011

STEVE LEE DOB : 12/25/XXXX
12745 UTICA CIR
BROOMFIELD, CO 80020
Last Seen 07/27/2024
First Seen 08/01/2011

STEVE R LEE DOB : 12/25/XXXX
10133 EUDORA CT
DENVER, CO 80229
Last Seen 02/13/2020
First Seen 12/01/2002

STEVE C LEE DOB : 12/25/XXXX
10133 EUDORA CT
DENVER, CO 80229
Last Seen 02/13/2020
First Seen 12/01/2002

STEVE LEE DOB : 12/25/XXXX
10133 EUDORA CT
DENVER, CO 80229
Last Seen 02/13/2020
First Seen 12/01/2002

STEVEN ROSS LEE DOB : 12/25/XXXX
605 KUNER RD 111
BRIGHTON, CO 80601
Last Seen 08/01/2024
First Seen 07/01/2023

STEVEN R LEE DOB : 12/25/XXXX
605 KUNER RD 111
BRIGHTON, CO 80601
Last Seen 08/01/2024
First Seen 07/01/2023

TruDiligence

STEVEN LEE DOB : 12/25/XXXX
605 KUNER RD 111
BRIGHTON, CO 80601
Last Seen 08/01/2024
First Seen 07/01/2023

STEVEN ROSS LEE DOB : 12/25/XXXX
3345 143RD AVE
BRIGHTON, CO 80602
Last Seen 04/03/2023
First Seen 04/03/2023

STEVEN R LEE DOB : 12/25/XXXX
3345 143RD AVE
BRIGHTON, CO 80602
Last Seen 04/03/2023
First Seen 04/03/2023

STEVEN LEE DOB : 12/25/XXXX
3345 143RD AVE
BRIGHTON, CO 80602
Last Seen 04/03/2023
First Seen 04/03/2023

STEVEN ROSS LEE DOB : 12/25/XXXX
7050 120TH AVE 51
BROOMFIELD, CO 80020
Last Seen 10/01/2019
First Seen 10/01/2019

STEVEN R LEE DOB : 12/25/XXXX
7050 120TH AVE 51
BROOMFIELD, CO 80020
Last Seen 10/01/2019
First Seen 10/01/2019

STEVEN LEE DOB : 12/25/XXXX
7050 120TH AVE 51
BROOMFIELD, CO 80020
Last Seen 10/01/2019
First Seen 10/01/2019

STEVEN ROSS LEE DOB : 12/25/XXXX
12745 UTICA CIR
BROOMFIELD, CO 80020
Last Seen 07/27/2024
First Seen 08/01/2011

STEVEN R LEE DOB : 12/25/XXXX
12745 UTICA CIR
BROOMFIELD, CO 80020
Last Seen 07/27/2024
First Seen 08/01/2011

STEVEN LEE DOB : 12/25/XXXX
12745 UTICA CIR
BROOMFIELD, CO 80020
Last Seen 07/27/2024
First Seen 08/01/2011

STEVEN ROSS LEE DOB : 12/25/XXXX
10133 EUDORA CT
DENVER, CO 80229
Last Seen 02/13/2020
First Seen 12/01/2002

STEVEN R LEE DOB : 12/25/XXXX
10133 EUDORA CT
DENVER, CO 80229

Last Seen 02/13/2020
First Seen 12/01/2002

STEVEN LEE DOB : 12/25/XXXX
10133 EUDORA CT
DENVER, CO 80229

Last Seen 02/13/2020
First Seen 12/01/2002

National Criminal / Sex Offender / OFAC for STEVEN ROSS LEE

COMPLETE :

This search encompassed the National Criminal Database, National Sex Offender Registry and OFAC Terrorist Watchlist using your accounts default search scope. It is the users responsibility to fully understand the age of records and jurisdictions contained within any "National" resource as not all jurisdictions report into the "National" database. For this reason, "National" searches should only be used as a cursory means to supplement your "local" searches on a broader scale. It is never recommended to use the "National Database" as your only means of checking criminal records. This search has been used internally as a broad record locator and has been completed. There are no results reported back in this section of the report therefore the status is simply reported as complete. If a record was located, to ensure maximum possible accuracy it is a requirement that these records be confirmed through a direct search of the source. That validation search will be added automatically, when needed, and results will appear under the respective search type above.

Statewide Criminal History in Colorado (10 years) for STEVEN ROSS LEE

COMPLETE - clear :

Search Type : Felony and/or Misdemeanor

No Reportable Records Found

TruScreen County Criminal Auto Assign (7 year) for STEVEN ROSS LEE

COMPLETE - clear :

Ordered searches in the following jurisdictions :

BROOMFIELD, CO
JEFFERSON, CO
BOULDER, CO
ADAMS, CO

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 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 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>

BACKGROUND CHECK AUTHORIZATION

APPLICANT Complete the following information as accurately as possible. (Please Print Clearly.)

Last: LEE First: STEVEN MI: ROSS

SSN*: _____ D.L. #: _____ State: _____

Birth date*: 12/25/1970 Phone: 720-232-0443 Email: 43ALIVE@GMAIL.COM

Other/Previous names: ' _____ Date Changed: _____

(Attach additional sheet, if necessary) ' _____ Date Changed: _____

Current Address

Street 12745 UTICA CIR City: BROOMFIELD State: CO Zip: 80020

ACKNOWLEDGMENT AND AUTHORIZATION FOR BACKGROUND CHECK

I acknowledge receipt of the separate document containing the DISCLOSURE REGARDING BACKGROUND INVESTIGATION and A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT and certify that I have read and understand both of those documents. I hereby authorize the obtaining of "consumer reports" and/or "investigative consumer reports" by TRUDILIGENCE HOUSE ACCOUNT (the "Company") at any time after receipt of this authorization and throughout my employment (or volunteer assignment(s)), as applicable. To this end, I hereby authorize, without reservation, any vendor, data source, law enforcement agency, administrator, state or federal agency, institution, school or university (public or private), information service bureau, employer, or insurance company to furnish any and all background information requested by **TruDiligence, 3190 South Wadsworth Boulevard, #260, Lakewood, CO; Tel. No. #1.800.580.0474; www.trudiligence.com** and/or the Company. I agree that a facsimile ("fax"), electronic or photographic copy of this Authorization shall be as valid as the original.

Signature: 

Date: 10/10/2024

Printed Name: STEVEN ROSS LEE

SSN: _____

[*This information \(Birth date and SSN\) will be used for background screening purposes only and will not be taken into consideration in making any employment decisions.](#)

OTHER STATE LAW NOTICES

New York applicants only: Upon request, you will be informed whether or not a consumer report was requested by the Company, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. You have the right to inspect and receive a copy of any investigative consumer report requested by the Company by contacting the consumer reporting agency identified above directly. By signing below, you acknowledge receipt of Article 23-A of the New York Correction Law.

New York City applicants only: By signing this form, you further authorize the Company to provide you with a copy of your consumer report, the New York City Fair Chance Act Notice form, and any other documents, to the extent required by law, at the mailing address and/or email address you provide to the Company.

Minnesota applicants only: You have the right to submit a written request to the consumer reporting agency for a complete and accurate disclosure of the nature and scope of any consumer report the Company ordered about you. The consumer reporting agency must provide you with this disclosure within five business days after its receipt of your request or the report was requested by the Company, whichever date is later. Please check this box if you would like to receive a copy of a consumer report if one is obtained by the Company.

Oklahoma applicants only: Please check this box if you would like to receive a copy of a consumer report if one is obtained by the Company.

Los Angeles applicants only: Please click the link provided below to receive a copy of the Notice to Applicants & Employees Fair Chance Initiative for Hiring Ordinance.

<https://bca.lacity.org/Uploads/fciho/Ban%20the%20Box%20Poster%20-%20Private%20Employers%2C%20as%20of%208.23.18.pdf>

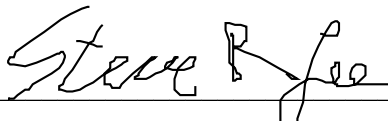
San Francisco applicants only: Please click the link provided below to receive a copy of the San Francisco Fair Chance Ordinance Notice.

<https://sfgov.org/olse/sites/default/files/FCO%20poster2020.pdf>

Washington State applicants only: You also have the right to request from the consumer reporting agency a written summary of your rights and remedies under the Washington Fair Credit Reporting Act.

I acknowledge receipt of this Disclosure.

Name: STEVEN ROSS LEE

Signature: 

Date: 10/10/2024

[End of Document]
p. 1 of 1

FAIR CREDIT REPORTING ACT
DISCLOSURE REGARDING CONSUMER REPORT FOR EMPLOYMENT
PURPOSES

DISCLOSURE REGARDING BACKGROUND INVESTIGATION

TRUDILIGENCE HOUSE ACCOUNT (“the Company”) may obtain information about you from a third party consumer reporting agency for employment purposes (including independent contractor or volunteer assignments, as applicable). Thus, you may be the subject of a “consumer report” which may include information about your character, general reputation, personal characteristics, and/or mode of living. These reports may contain information regarding your criminal history, social security verification, motor vehicle records (“driving records”), verification of your education or employment history, drug testing or occupational testing, or other background checks.

These searches will be conducted by **TruDiligence, 3190 South Wadsworth Boulevard, #260, Lakewood, CO; Tel. No. #1.800.580.0474; www.trudiligence.com.**

I acknowledge receipt of this Disclosure.

Name: STEVEN ROSS LEE

Signature: 

Date: 10/10/2024

[End of Document]
p. 1 of 1

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 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 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>