

## Employment Insight<sup>SM</sup>

An effective employment screening tool

**Every time you hire a new employee, you put a lot on the line.**

**The wrong decision could jeopardize your firm's assets, reputation or security. Employment Insight<sup>SM</sup> from Experian helps you make informed hiring decisions by providing objective and factual credit information quickly and cost-effectively.**

### An objective picture of each applicant

Employment Insight enhances traditional employment decision-making tools, such as job applications, interviews, testing and reference checks, by:

- Quickly verifying information you receive from applicants and other sources
- Expanding on information received from other sources
- Revealing conflicting information that may need further review or clarification
- Providing credit information that would not normally appear on an application but may have an impact on job performance

Credit information provides insight into an applicant's:

- Responsibility toward his or her obligations
- Integrity and ability to fulfill his or her financial obligations



**Inquiry Information**

TCA1 RTH 3122250X1J CONSUMER, JONATHAN QUINCY 999-99-9990;  
CA-10655 NORTH BIRCH STREET / BURBANK CA 91502, T-35, COPY

PAGE 1 DATE 5-15-00 TIME 10:37:16 PHP26 V306 TCA1

JONATHAN QUINCY CONSUMER SS: 999-99-9990 E: AJAX HARDWARE  
10655 N BIRCH ST 234-56-7891\* 2035 BROADWAY  
BURBANK CA 91502-1234 123-45-6789\* SUITE 300  
RPTD: 6-95 TO 1-98 U 3X LOS ANGELES CA 90019-1234  
LAST SUB: 1220855 RPTD: 12-98 I

1314 SOPHIA LN APT 3 E: BELL AUTOMOTIVE  
SANTA ANA CA 92708-5678 111 MAIN STREET  
RPTD: 2-95 U 1X BURBANK CA 91503  
RPTD: 5-91 TO 9-91 I

\* 2600 BOWSER ST #312  
LOS ANGELES CA 90017-9876  
RPTD: 9-93 I

\* JACK CONSUMER, JOHN SMITH, JONATHAN SMITH JONES JR

**DEMOGRAPHICS**

PH: 818.555.1111 UR PH: 706.432.9876 IB PH: 213.876.1234 UB  
DL: CA N2345678 HM: OWNER  
GEO: 35 123 456789 0 1234

**PROFILE SUMMARY**

PUBLIC RECORDS ----- 3 PAST DUE AMT --- \$1,421 INQUIRIES --- 3 CNT 0 5 / 0 1 / 0 4 / 2 1  
INSTALL BAL ----- \$45,037 SCH/EST PAY ---- \$1,865 INQS/6 MO --- 0 SAVIS ACCTS ----- 6  
R ESTATE BAL --- \$234,000 R ESTATE PAY ---- \$3,128 TRADELINE --- 10 NOW DEL/DRG ----- 3  
REVOLVNG BAL --- \$14,657 REVOLVNG AVAIL --- 27% PAID ACCT --- 2 WAS DEL/DRG ----- 0  
OLD TRADE ----- 1-78

**PUBLIC RECORDS**

\* SO CALIF DISTRICT COURT 6-20-98 7-01-99 3011111 \$12,450 CO LIEN REL  
C#: 45078321 1 BP: B476P2109  
\* COUNTY SPR CT SANTA ANA 9-19-99 3019999 \$1,200 CIV CL JUDG  
D#: 7505853 1 PLAINTIFF: ALLIED COMPANY  
BP: B1234P50987  
\* U S BANKRUPTCY COURT 2-10-98 3009999 \$100,000 -L BK 13-PETIT  
D#: 35054539906234561 2 \$8,500 -A VOLUN

+++++ MORE

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2313849 DV ISC 024-D 3 2-01-99

DEFERRED PAYMENT START DATE: 07-30-2003

ACCOUNT	TYPE	DATE	AMOUNT	STATUS	REMARKS
CENTRAL BANK	BI AUT 48	12-98	\$22,350-O	OPEN	DELINQ 30
1132912		6-15-02	\$11,050	(31)	1CCCCCCCCCCCC
		5-02	\$465		CCCCCCCCCCCC
* MOUNTAIN BK	BI SEC 60	3-93	\$43,225-O	OPEN	30 3 TIMES
1119999		12-17-01	\$19,330	(39)	1CCCCC1CCCCC
		11-01	\$956	9-94/1	CCCCCCCCCCCC
TRAVEL CHARGE USA	N CRC 001	3-95	\$4,000-H	PAID	CURR ACCT
3488520		12-20-97	\$0	(34)	BCCCCCCCCCCCC
			\$3,612-H		CCCC000CCCC

**INQUIRIES**

HEMLOCKS 12-05-01 2313849 DC  
BAY COMPANY 12-03-01 2390446 DC \$1,500 CHG REV  
HILLSIDE BANK 10-21-00 2240679 BC

**MESSAGES**

CONSUMER ASSISTANCE CONTACT: EXPERIAN  
PO BOX 9595, ALLEN, TX 75013-0036 888 397 3742

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**Information**


Y 999-99-9990;  
T-35, COPY

AMOUNT	DATE	STATUS	REMARKS
\$500-O			COLLACCT
\$250	9-96	(20)	GGGGGGGGGGGG
	9-96		GGGGGG
\$7,000 -L			CURR ACCT
\$0	10-97	(18)	BCCCCCCCCCCC
			CCCC
\$1,000-O			CURR ACCT
\$1,000	2-99	(17)	NNNNNNNNNNNN
			NNNN
			DELINQ 30
		(31)	1CCCCCCCCCCCC
			CCCCCCCCCCCC
		(39)	1CCCCC1CCCCC
	9-94/1		CCCCCCCCCCCC
		(34)	BCCCCCCCCCCCC
			CCCC000CCCC



## High quality and cost-effective


Experian's nationwide database contains files on nearly 200 million credit-active consumers, providing the most current, comprehensive and accurate credit information available in the industry.



With our low per-report cost, you can include Employment Insight as an additional guidance tool for every applicant. Employment Insight reports also are an inexpensive first step in determining what other, often time-consuming, methods of employment verification and background checking are required.



## Complimentary report for the individual



If an individual requests a copy of the report, Experian® will provide it free of charge, regardless of whether or not a job offer was made. To obtain the copy, simply input the keyword "COPY" at the end of the inquiry. Upon receipt, Experian will mail a copy of the applicant's report, in a consumer-friendly format, to the name and address provided on the inquiry.



## How to order Employment Insight reports

Authorized Experian subscribers can access Experian's database for employment purposes by using an inquiry type of "H" or "HX" (see the data entry example below). If you are an

authorized subscriber who has not been certified, call your local Experian sales representative for certification information. If you are not already an authorized subscriber, call Experian at 800 333 4930 for more information about the Employment Insight report and new membership sign-up procedures.

Reports are available within seconds through a personal computer or access terminal, eliminating the need to wait the days or weeks that other background reports often take.

- **Personal computer access**

Employment Insight reports are available through various inexpensive software packages. Your Experian sales representative can provide you with software recommendations.

- **Internet access via Subscriber Services**

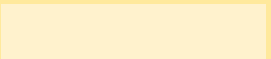
Reports also are available via Experian's internet access application: Subscriber Services. Your Experian sales representative can provide you more information on how to add Employment Insight to your internet profile, or how to sign up for internet access.

## The right tool for the right decisions

Your success in selecting quality employees depends on choosing the right tools to help you in your employment decision process.



## Data entry example



To generate an Employment Insight report, enter the following information using an inquiry type of "H" or "HX." To request that a copy be sent to the applicant, enter the keyword "COPY." *Note: For authorization to pull an Employment Insight report, contact your Experian sales representative.*

## Report example

See the Employment Insight report example displayed to the left. Demographics Band and Profile Summary from Experian are optional add-on services that are included on the sample report.

TCA1

RTH 3122250X1J CONSUMER,JONATHAN QUINCY 999999990;  
CA-10655 NORTH BIRCH STREET/BURBANK CA 91502,COPY

## Employment Insight and the law

The Fair Credit Reporting Act, as amended by the Consumer Credit Reporting Reform Act of 1996, allows users access to a consumer's credit report for employment purposes. The law imposes several conditions on users who pull consumer reports for employment purposes (Experian's Employment Insight report).

The law requires that users certify to Experian that:

- Prior to pulling a consumer report, they provide a separate, written document to the consumer disclosing that a consumer report may be obtained for employment purposes and obtain written authorization from the consumer for pulling his or her consumer report
- Prior to taking adverse action, based in whole or in part on the consumer report, the user will provide to the consumer a copy of the consumer report and a summary of the consumer's rights as prescribed by the Federal Trade Commission ("Consumer Rights")
- The user will not use a consumer report in violation of any applicable federal or state equal employment opportunity law or regulation

The Fair Credit Reporting Act has specific requirements on users taking adverse actions based on information contained in consumer reports. One of these duties includes providing Experian's name, address and telephone number to consumers. Your Experian sales representative can provide you with a copy of the complete requirements as prescribed by the Fair Credit Reporting Act.

Experian strongly recommends that employment not be denied solely on the basis of Employment Insight reports. Some states require additional notifications to consumers. (See State laws affecting Employment Insight below.)

The law also requires Experian to provide Consumer Rights to users of consumer reports for employment purposes. An initial supply of Consumer Rights will be provided to you by your

Experian sales representative. Thereafter, a supply will be mailed to you periodically. Experian requires users to attach the Consumer Rights to each Employment Insight report that is received.

As part of the Employment Insight service, Experian notifies consumers that their file was accessed whenever the file contains derogatory public record information, such as bankruptcies, liens and judgments.

Employment Insight also prevents users from inadvertently violating equal employment opportunity laws by suppressing year of birth and spouse reference. It is also Experian's policy to suppress account number information that is irrelevant to hiring decisions. Additionally, Employment Insight inquiries display only on consumer reports provided to the consumer.

## State laws affecting Employment Insight

### California

California Civil Code prescribes additional responsibilities for subscribers who procure an Employment Insight report on a consumer with a current address in California. California law requires that in addition to the written disclosure required by the Fair Credit Reporting Act, the user also must offer the consumer a box to check to receive a copy of the report at no charge to the consumer.

### Maryland

The state of Maryland requires account numbers associated with individual tradelines to be suppressed from all credit reports used for employment purposes. In compliance with this law, Experian suppresses account numbers on all Employment Insight reports, including reports on consumers that have current addresses in Maryland.

### Minnesota

Minnesota's law affects subscribers who procure an Employment Insight report on a consumer with a current address in Minnesota. In addition to the written disclosure required by the Fair Credit Reporting Act, users must provide a box for the consumer to check to receive a copy of the report.

## Employment Insight includes:

- Consumer identification, including Social Security number
- Address information, including length of time at current and previous addresses
- Employment information that provides insight regarding an applicant's previous work history
- Other names used, such as maiden names and aliases
- Public record information on bankruptcies, liens and judgments against the applicant
- Credit history providing an objective overview of how financial obligations are handled over a period of time
- Demographics Band (including driver's license and phone number verifications), Profile Summary (including payment patterns), Fraud Shield<sup>SM</sup> and Direct Check<sup>SM</sup> are optional add-on services available from Experian with Employment Insight

**To find out more about Employment  
Insight, contact your local Experian  
sales representative or call  
800 333 4930.**

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