

Employment InsightSM

Make confident, informed hiring decisions

The wrong hiring decision can jeopardize your assets, reputation and security — as well as your constituents' well-being. Employment InsightSM provides objective and factual information quickly and cost-effectively to help you make the right decisions.

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 normally would not appear on an application but may impact job performance

Credit information provides insight into an applicant's:

- Responsibility toward obligations
- Integrity and ability to fulfill financial obligations

High-quality and cost-effective

Experian's nationwide database contains files on more than 220 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. The solution provides an inexpensive first step in determining what other methods of employment verification and background checking are required.

The right tool for the right decisions

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

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 against the applicant
- Credit history with an objective overview of how financial obligations are handled over a period of time
- Demographics (including geographic code and phone number), Profile Summary (including payment patterns), Fraud ShieldSM and Direct CheckSM are optional add-on services

Employment InsightSM

Sample report

A sample Employment Insight report is included below.

Demographics and Profile Summary are optional add-on services included with the sample report.

Employment Insight

Inquiry Information

TCA1 RTS 3122250*** CONSUMER, JONATHAN QUINCY 999999999;
CA-10655 NORTH BIRCH STREET/BURBANK CA 91502

PAGE 1 DATE 3-28-2006 TIME 11:19:56 V001 TCA1

JONATHAN QUINCY CONSUMER SS: 999-99-9990 E: AJAX HARDWARE
10655 N BIRCH ST 234-56-7891* 2035 BROADWAY SUITE 300
BURBANK CA 91502-1234 123-45-6789* LOS ANGELES CA 90019
RPTD: 4-01 TO 1-04 U 3X RPTD: 6-04 I
LAST SUB: 2390446

*1314 SOPHIA LN APT 3 E: BELL AUTOMOTIVE
SANTA ANA CA 92708-5678 111 MAIN STREET
RPTD: 1-99 U 1X BURBANK CA 91503
LAST SUB: 1199999 RPTD: 5-97 TO 11-02 I

*2600 BOWSER ST #312
LOS ANGELES CA 90017-9876
RPTD: 9-97 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
GEO: 35 123 456789 0 1234

FRAUD SHIELD SUMMARY

INPUT SSN RECORDED AS DECEASED
DOB: 1-10-1951 DOD: 3-30-2004
INPUT SSN ISSUED 1965-1966
TELEPHONE NUMBER INCONSISTENT W/ADDRESS
FROM 12-01-05 INQ COUNT FOR SSN=5
FROM 12-01-05 INQ COUNT FOR ADDRESS=15

INQ: PHONE ANSWERING SERVICE:
ABC ANSWER-ALL
10655 N BIRCH ST
BURBANK CA 91502
818.555.1212

FILE: COMMERCIAL BUSINESS ADDRESS:

J&J INVESTMENTS
2600 BOWSER STREET #312
LOS ANGELES CA 90017
213.111.2222

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CNT 05/03/05/23
3,644 INQUIRIES---3 SATIS ACCTS---6
3,327 INQS/6 MO---3 NOW DEL/DRG---2
887 TRADELINE--10 WAS DEL/DRG---2
---77% PAID ACCT---1 OLD TRADE-12-89

RECORDS

1-11-01 3009999 BK 7-PETIT
VOLUN

ADES

TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS
ANCE	PYMT LEVEL	MOS REV	PYMT HISTORY
I PAY	PAST DUE	MAXIMUM	BY MONTH

TCA1

-03 \$1,590-O

,590 11-03 (28) GGGG-GGGGG-GG
,590 11-03/G GGGGGGGG-G--

A
UMER**

500-L \$775-H PAID CUR WAS 30
4-05 (26) BCCCCCCCCCCCCC
CCC1CCCCCCCC

ST**

HEMLOCKS	2-05	\$2,000-L	OPEN	CURR ACCT
2313849 DV ISC 024-D 3	6-10-06	\$2,000	(17)	NNNNNNNNNNNNNN

DEFERRED PAYMENT START DATE: 03/01/2007

*CENTRAL BANK	9-05	\$21,424-O	OPEN	DELINQ 30
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CONFIDENTIAL

Easily order Employment Insight reports

Reports can be accessed online within seconds, 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.
- **Internet access** — Employment Insight reports are also available via our “Access” web delivery platform.

Authorized subscribers can access Experian’s database for employment purposes by using an inquiry type of “H” or “HX.” (See the data entry example below.)

Employment Insight and the law

The Fair Credit Reporting Act (FCRA), 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 users to certify 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 to pull the consumer report.
- Prior to taking adverse action, based in whole or in part on the consumer report, the user will provide the consumer with 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 employ a consumer report in violation of any applicable federal or state equal employment opportunity law or regulation.

The FCRA has specific requirements for users taking adverse actions based on information contained in consumer reports. One of these duties includes providing consumers with our name, address and telephone number.

Your Experian® sales representative can provide you a copy of the complete requirements as prescribed by the FCRA.

We strongly recommend 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 in the next section.)

The law also requires Experian to provide Consumer Rights to users of consumer reports for employment purposes.

An initial supply of Consumer Rights documents will be provided to you by your Experian sales representative. We require users to attach the Consumer Rights to each Employment Insight report received.

As part of the Employment Insight service, we notify consumers that their file was accessed whenever the file contains derogatory public record information, such as bankruptcies.

Employment Insight suppresses year of birth and spousal references to prevent users from inadvertently violating equal employment opportunity laws.

It’s also our policy to suppress account number information that doesn’t affect hiring decisions. In addition, 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 FCRA, the user must offer the consumer a copy of the report free of charge.

Maryland

Maryland requires account numbers associated with individual tradelines to be suppressed from all credit reports used for employment purposes. In compliance with this law, we suppress account numbers on all Employment Insight reports, including reports on consumers who have current addresses in Maryland.

Employment InsightSM

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 FCRA, the user must offer the consumer a copy of the report free of charge.

To find out more about Employment Insight, contact your local Experian representative or call 1 855 339 3990.

The information provided herein is intended as a guide only and does not constitute legal advice. Clients are advised to consult legal counsel regarding their obligations under the FCRA or any related state law.