

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

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 999999990; CA-10655 NORTH BIRCH STREET/BURBANK CA 91502																																																																			
PAGE 1 DATE 3-28-2006 TIME 11:19:56 V001 TCA1																																																																			
JONATHAN QUINCY CONSUMER 10655 N BIRCH ST BURBANK CA 91502-1234 RPTD: 4-01 TO 1-04 U 3X LAST SUB: 2390446		SS: 999-99-9990 234-56-7891* 123-45-6789*	E: AJAX HARDWARE 2035 BROADWAY SUITE 300 LOS ANGELES CA 90019 RPTD: 6-04 I																																																																
*1314 SOPHIA LN APT 3 SANTA ANA CA 92708-5678 RPTD: 1-99 U 1X LAST SUB: 1199999		E: BELL AUTOMOTIVE 111 MAIN STREET BURBANK CA 91503 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 GEO: 35 123 456789 0 1234	PH: 706.432.9876 IB	PH: 213.876.1234 UB																																																																	
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																																																																	
CONFIDENTIAL																																																																			
<table border="1"> <thead> <tr> <th>TYP1 ANCE</th> <th>AMT-TYP2 PYMT LEVEL</th> <th>ACCTCOND MOS REV</th> <th>PYMT STATUS PYMT HISTORY</th> </tr> </thead> <tbody> <tr> <td>PAY</td> <td>PAST DUE</td> <td>MAXIMUM</td> <td>BY MONTH</td> </tr> <tr> <td colspan="4">TCA1</td> </tr> <tr> <td>-03</td> <td colspan="3">\$1,590-O</td> </tr> <tr> <td>,590</td> <td>11-03</td> <td colspan="2">(28) GGGG-GGGGG-GG</td> </tr> <tr> <td>,590</td> <td>11-03/G</td> <td colspan="2">GGGGGGGG-G-</td> </tr> <tr> <td colspan="4">A UMER**</td> </tr> <tr> <td>500-L</td> <td>\$775-H 4-05</td> <td>PAID (26)</td> <td colspan="2">CUR WAS 30 BCCCCCCCCCCCC CCC1CCCCCCCC</td> </tr> <tr> <td colspan="4">ST**</td> <td></td> </tr> <tr> <td>HEMLOCKS 2313849 DV ISC 024-D 3</td> <td>2-05 6-10-06</td> <td>\$2,000-L \$2,000</td> <td>OPEN (17)</td> <td colspan="2">CURR ACCT NNNNNNNNNNNNNN NNNN</td> </tr> <tr> <td colspan="6">DEFERRED PAYMENT START DATE: 03/01/2007</td> </tr> <tr> <td colspan="6">*CENTRAL BANK 9-05 \$21,424-O OPEN DELINQ 30</td> </tr> <tr> <td colspan="6" style="text-align: center;">CONFIDENTIAL</td> </tr> </tbody> </table>						TYP1 ANCE	AMT-TYP2 PYMT LEVEL	ACCTCOND MOS REV	PYMT STATUS PYMT HISTORY	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 4-05	PAID (26)	CUR WAS 30 BCCCCCCCCCCCC CCC1CCCCCCCC		ST**					HEMLOCKS 2313849 DV ISC 024-D 3	2-05 6-10-06	\$2,000-L \$2,000	OPEN (17)	CURR ACCT NNNNNNNNNNNNNN NNNN		DEFERRED PAYMENT START DATE: 03/01/2007						*CENTRAL BANK 9-05 \$21,424-O OPEN DELINQ 30						CONFIDENTIAL					
TYP1 ANCE	AMT-TYP2 PYMT LEVEL	ACCTCOND MOS REV	PYMT STATUS PYMT HISTORY																																																																
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 4-05	PAID (26)	CUR WAS 30 BCCCCCCCCCCCC CCC1CCCCCCCC																																																																
ST**																																																																			
HEMLOCKS 2313849 DV ISC 024-D 3	2-05 6-10-06	\$2,000-L \$2,000	OPEN (17)	CURR ACCT NNNNNNNNNNNNNN NNNN																																																															
DEFERRED PAYMENT START DATE: 03/01/2007																																																																			
*CENTRAL BANK 9-05 \$21,424-O OPEN DELINQ 30																																																																			
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.

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.