



INQUISITIVE RESEARCH CORPORATION
416 MAIN STREET, 2ND FLOOR
METUCHEN, NJ 08840
732-321-0041 | FAX: 732-321-0085

PRE-EMPLOYMENT STARTER KIT

The Starter Kit gives you an overview of our services and the required forms you will need to prepare your company's pre-employment screening requests with Inquisitive Research.

GENERAL INFORMATION

- Access Security Requirements
- Pre-Employment Services Price List
- Recommended Screening Guidelines
- Pre-Employment Product and Service Descriptions
- Search Strategies
- Sample Criminal Report

FORMS AND APPLICATIONS

- Application for Service
- Agreement for Service
- Subscriber Certification of Use for Employment Records
- Authorization for Reoccurring Credit Card Payment
- Sample Release Form

Once your company establishes an account and receives login access, a Compliance Information Kit will be forwarded with information about the laws that regulate the request and use of consumer reports for employment purposes.

Start today by calling us at 732-321-0041 for more information.



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ACCESS SECURITY REQUIREMENTS

We must work together to protect the privacy of consumers. The following measures are designed to reduce unauthorized access of consumer credit reports. In accessing consumer credit services, you agree to follow these measures.

1. You must protect your account number and password so that only key personnel employed by your company know this sensitive information. Unauthorized persons should never have knowledge of your password. Do not post this information in any manner within your facility. If a person who knows the password leaves your company or no longer needs to have it due to a change in duties, the password should be changed immediately.
2. System access must have your account number and password "hidden" or embedded and be known only by supervisory personnel. Assign each user of our system access software a unique login password. If such system access software is replaced by different access software and therefore no longer in use or, alternatively, the hardware upon which such system access software resides is no longer being used or is being disposed of, your password should be changed immediately.
3. Do not discuss your account number and password by telephone with any unknown caller, even if the caller claims to be an employee of your credit or data provider.
4. Restrict the ability to obtain credit information to a few key personnel.
5. Place all terminal devices used to obtain credit information in a secure location within your facility. You should secure these devices so that unauthorized persons cannot easily access them.
6. Secure hard copies and electronic files of consumer reports within your facility so that unauthorized persons cannot easily access them.
7. Shred or destroy all hard copy consumer reports when no longer needed.
8. Erase and overwrite or scramble electronic files containing consumer information when no longer needed and when applicable regulations permit destruction.
9. Make all employees aware that your company can access credit information only for the permissible purposes listed in the Permissible Purpose Information section of your membership application. You or your employees may not access their own reports. Nor should you or your employees access the report of a family member or friend unless it is in connection with a credit transaction or for some other permissible purpose.

RECORD RETENTION

The Federal Equal Opportunities Act states that a creditor must preserve all written or recorded information connected with an application for 25 months. In keeping with the ECOA, credit bureaus require that you retain the credit application and, if applicable, a purchase agreement for a period of not less than 25 months. When conducting an investigation, particularly following a consumer complaint that your company impermissibly accessed their credit report, the credit bureau will contact you and will request a copy of the original application signed by the consumer or, if applicable, a copy of the sales contract.

"Under Section 621(a)(2)(A) of the FCRA, any person that violates any of the provisions of the FCRA may be liable for a civil penalty of not more than \$2,500 per violation."



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PRE-EMPLOYMENT SERVICES PRICE LIST

<u>Search</u>	<u>Regular Fee</u>
Statewide Instant On-Line Criminal Records Database	\$25
Statewide On-Site Criminal Record Search	\$35*
Countywide Criminal Record Search	\$15*
Federal Criminal Record Search	\$25
Credit Report For Pre-Employment	\$15
Name & Address Verification (People Search)	\$10
Driver's History Report	\$15*
Education Verification	\$15
Employment Verification (phone verification)	\$15
Federal Civil Search	\$25
Countywide Civil Search	\$25

Customized Search Packages are available. Call us today at 732-321-0041 for more information to tailor a plan to best suit your pre-employment needs.

NOTE: In New York State, a mandatory fee of \$52 is charged by the Office of Court Administration (OCA) in addition to the criminal records search fee for the following boroughs: New York, Kings, Queens, Richmond, Bronx, Nassau, Allegany, Cortland, and Orleans.

* Plus court costs or state fees if applicable



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RECOMMENDED SCREENING GUIDELINES

Entry level employees: Name & Address Verification via SSN and a Criminal Record Search

Criminal checks should always be requested with a report that provides current and previous addresses; as well as name verifications. An address or name not listed on the application for employment may reveal undiscovered Criminal Convictions.

Management: Credit Report, Criminal Record Search using current and all previous addresses, and a Driver's History Report.

Upper Management: Same as Management and Civil Searches using current and all previous addresses.

Current Employees: Criminal Record Search
Driver's History Report*
Credit Report**

Periodic evaluations after hire insure continuity while avoiding unnecessary losses and additional liability. A regularly scheduled check of Credit and/or a Driving History could reveal changes in behavior that might require corrective action.

*For employees assigned driving duties, a Driver's History Report is recommended every three months or at least twice a year.

**For individuals with access to valuable or easily saleable inventory, request a Credit Report every six months.

Customized Package: Select the products and services that best fit your needs. We'll even customize a combined value search for you.

Call today at 732-321-0041 for more information on best practice policies for pre-employment screening.



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PRE-EMPLOYMENT PRODUCT & SERVICE DESCRIPTIONS

NAME AND ADDRESS VERIFICATION (People Search)

Requirement: SSN Fee: \$10.00* Turnaround Time: Instant

Verifies the names and addresses of all persons who have used a specific social security number for credit purposes. This search can reveal name variations, telephone numbers and a history of addresses reported by each individual for up to ten years.

CRIMINAL RECORD SEARCH - COUNTYWIDE

Requirement: Name, SSN, County Fee: \$15.00* Turnaround Time: 24-72 hours*

Search by name countywide for felony and misdemeanor convictions. Records include: file date, case number, level of charges and disposition. Countywide criminal record searches should be based on applicant's current address, previous address and past employment address.

* Plus county fees if applicable. Some counties have extended clerk delays.

CRIMINAL RECORD SEARCH - STATEWIDE Fee: \$25.00 Turnaround Time - Database: Instant*

Requirement: Name, SSN, State Fee: \$35.00** Turnaround Time - On-Site: 24-72 hours**

Search by name statewide for felony and misdemeanor convictions. Records include: file date, case number, level of charges and disposition. Statewide criminal record searches should be based on applicant's current address, previous address and past employment address. Some instant statewide database searches do not include every county in the state. Those states will require either an on-site statewide search, or a countywide search.

NOTE: In New York State, a mandatory fee of \$52 is charged by the Office of Court Administration (OCA) in addition to the criminal records search fee for the following boroughs: New York, Kings, Queens, Richmond, Bronx, Nassau, Allegany, Cortland, and Orleans.

*Some instant statewide criminal database searches offer only "Corrections-Jail" records. These states will need additional countywide or on-site searches for a comprehensive criminal background search.

**Plus state fees if applicable. Some states have extended clerk delays.

CREDIT REPORT Fee: \$15.00 Turnaround Time: Instant

Requirement: Name, SSN, Address

This modified credit report for employment purposes includes a listing of all accounts, balances, payment terms and payment history; as well as verifying the individual's personal information such as: name, social security number, current and previous address and more. Ten years' history of bankruptcy filings and seven years' history of judgments/liens and other public records are also included. This search is subject to the federal Fair Credit Reporting Act.

*Note: Applicant release forms are subject to audits.

DRIVER'S RECORDS

Requirement: Name, DL#, State Fee: \$15.00* Turnaround Time: 24 hours*

Provides a history of an individual's driving performance and a description of departmental action taken as a result of tickets or accidents.

*Plus state fees if applicable. Some states have extended turnaround times.

Call today at 732-321-0041 for more information on the products and services we offer.



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SEARCH STRATEGIES

First request a Name & Address Verification via SSN (Social search). Then compare the names and addresses returned by the report. Alias, nicknames, maiden names and married names should be submitted as an additional and separate search. Additional addresses returned in the SSN trace report should also be searched for criminal records based on the statewide and countywide level.

Consider statewide criminal searches. Applicants often live and drive between several surrounding counties. Some instant statewide criminal database searches offer only "Jail-Corrections" records and/or records that are not updated monthly. These states will need additional countywide or on-site searches for a more comprehensive criminal background search.

Questions? Call us anytime for search recommendations at: 732-321-0041.

OTHER SEARCHES AVAILABLE FOR:

- EDUCATION VERIFICATION
- PROFESSIONAL LICENSES
- BANKRUPTCIES, LIENS & JUDGMENTS
- CIVIL COURT RECORDS

Turnaround times indicated are averages and may vary between jurisdictions.

Rates, fees, turnaround times and record availability are subject to change without notice.

For information about volume discounts or other searches available, please call 732-321-0041.



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SAMPLE CRIMINAL REPORT

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CRIMINAL FELONY & MISDEMEANOR SEARCH

SUBJECT: PUBLIC, JOHN Q.
SSN: 123-45-6578
COUNTY/STATE: VIRGINIA BEACH, VA
DATES SEARCHED: 02/01/91 - 02/01/98

=====

RETURN:

HIT

CASE#: 940123456
DATE FILED: 01/03/94
NAME: PUBLIC, JOHN Q.
SSN: 123-45-6578
DOB: 01/01/12
OFFENSE: FELONY THEFT
OFFENSE DATE: 12/31/93
DISPO: GUILTY
SENTENCE: 5 YRS PENITENTIARY (4 YRS SUSPENDED ON CONDITION OF GOOD BEHAVIOR FOR 4 YRS UPON RELEASE), \$631.50 COSTS
DISPO DATE: 07/06/94

For more details about criminal background checks, please call 732-321-0041.



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AGREEMENT FOR SERVICE

- 1) The undersigned, desiring to use services furnished by you, Inquisitive Research Company, herein referred to as IRC, agrees that all information, whether oral or written, whether by report, bulletin or otherwise, will be submitted and received subject to the following conditions:
- 2) Information will be requested only for our exclusive use. All information received from you will be held in strict confidence, except to the extent that disclosure to others is required by all applicable laws.
- 3) We certify and agree that our requests will not be used for purposes contrary to or in violation of Federal, State, or Local Law, Rule, or Regulation, and that signed releases (where required) will be maintained on file in our office. IRC may terminate this agreement upon receipt of a complaint, notice and/or suspicion of a violation of Federal, State or Local Law.
- 4) We agree to hold IRC, its officers, directors, employees, agents and other entities that have contributed information or provided services to you, harmless on account of any and all director indirect losses, expenses (including attorney's fees), claims, demands or liabilities of whatever nature or kind arising out of the use of your information, including but not limited to damages arising or resulting from publishing or other disclosure acts.
- 5) Recognizing that information is secured by and through fallible human sources and that for the fee charged you cannot be an insurer of the accuracy of any information, we understand and agree that the accuracy, timeliness, currentness or completeness of any information furnished is not guaranteed by you and we release IRC and their agents, employees and independent contractors from liability for any negligence in connection with the preparation, collection, compilation, interpretation, communication or distribution of such information and from any loss or expenses suffered by us resulting directly or indirectly from your information or those of your affiliated companies.
- 6) Written notice by either party will terminate this agreement, but the obligations and agreements of the undersigned set forth in the second, third and fourth paragraphs above will remain in force.
- 7) We agree to pay for every response (including "no record" responses) and any additional fees which may have been incurred including but not limited to fax charges and/or shipping fees. Rates are published on our service lists and are subject to change without notice.
- 8) Terms are DUE ON RECEIPT of invoice. Payments must be RECEIVED by the 15th of the month. Privileges to IRC may be suspended if invoices are not paid by the 15th or if regular IRC invoices are past due. Past due accounts will incur a finance charge of 1.5% monthly until paid. We agree to pay all cost of collection on unpaid balances, including but not limited to reasonable attorney fees, court cost, collection cost and expenditures related thereto.
- 9) We certify that consumer reports, as defined by the Fair Credit Reporting Act, will be ordered only when intended to be used as a factor in establishing a consumer's eligibility for new or continued credit, collection of an account, insurance, licensing, employment purposes, or otherwise in connection with a legitimate business transaction involving the consumer and such reports will be used for no other purpose. We agree not to provide the physical credit report or a copy of same to the applicant/consumer, unless required by law. Each request for a report which we intend to use for purposes other than employment will be specifically identified to you at the time the report is ordered. We certify that consumer reports can only be obtained for the following specific permissible purposes and for no other purpose:
 - (a) in connection with a credit transaction involving the consumer on whom the information is to be furnished and involving the extension of the credit to, or review or collection of an account of the consumer; or
 - (b) in connection with screening an individual prior to hiring, promotion or reassignment; or
 - (c) in connection with the underwriting of insurance involving the consumer; or
 - (d) in connection with a business transaction involving the consumer; and the requester agrees to identify to IRC each request for this purpose at the time such report is ordered, and to specify the business purpose for such report.



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- 10) I have read and understand the "FCRA Requirements" notice and "Access Security Requirements" and will take all reasonable measures to enforce them within my facility. I certify that I will use Experian, TransUnion, and any other credit bureau product information for no other purpose other than what is stated in the Permissible Purpose/Appropriate Use section on this agreement and for the type of business listed on this agreement. I will not resell these reports to any third party.
11) We understand and agree that this letter constitutes an agreement on all types of information, reports and services provided by you. No changes in this agreement may be made except by consent in writing of an authorized agent of IRC.
12) The undersigned is a duly authorized representative with all powers required to execute this agreement.

WE WILL USE YOUR SERVICES ONLY FOR THE FOLLOWING PURPOSES: (exact and specific explanation)

Nature Of Business: _____

Company Name: _____

Street Address: _____

Mailing Address: _____

Telephone: _____ Facsimile: _____

By (Printed): _____ Title: _____

Signature: _____ Date: _____

Original form must be mailed to the address below:

Attn: New Accounts
Inquisitive Research Corporation
416 Main Street, 2nd Floor
Metuchen, NJ 08840-2744



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APPLICATION FOR SERVICE

1. COMPANY INFORMATION

Firm name _____

Phone number _____

2. PHYSICAL ADDRESS

Street address / city / state / zip code _____

How long at this location? _____

3. BILLING ADDRESS

Street Address / City / State / ZIP _____

Human Resources Manager _____

Phone Number _____

Nature of Business _____

Number of Years in Business? _____

4. EXPLAIN WHAT SERVICES OR PRODUCTS ARE OFFERED

Type of Business Corporation

Partnership

Sole Proprietorship

5. OFFICERS, PARTNERS OR PRINCIPALS

Name / Title _____

Name / Title _____

Name / Title _____

Complete the form and fax to: 732-321-0085 / Attn: New Accounts



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APPLICATION FOR SERVICE (Cont.)

6. LICENSE NUMBERS (COMPLETE PARTS APPLICABLE)

Business License Number _____

Location of Business License Number _____

Location of Realtor's License Number _____

Other on File Where? _____

7. THREE BUSINESS REFERENCES

Firm / Contact / Phone Number _____

Firm / Contact / Phone Number _____

Firm / Contact / Phone Number _____

8. TRADE REFERENCE

Bank (Branch) _____

Account Number _____

Name of Account Bearer _____

Type of Account _____

Bank Address _____

Bank Contact _____

9. ASSOCIATES AUTHORIZED TO REQUEST REPORTS

Name / Title _____

Name / Title _____

Name / Title _____

By _____

Signed _____ Date _____

Authorized Signature _____

Title _____

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SUBSCRIBER CERTIFICATION OF USE FOR EMPLOYMENT REPORTS

1. Subscriber certifies that it will not request a consumer report or an investigative consumer report for employment purposes unless:
 - A. A clear and conspicuous disclosure is first made in writing to the consumer before the report is obtained, in a document that consists solely of the disclosure, that a consumer report may be obtained for employment purposes.
 - B. The consumer has authorized in writing the procurement of the report; and
 - C. Information from the consumer report will not be used in violation of any applicable federal or state equal employment opportunity law or regulation.

2. Subscriber further certifies that before taking adverse action in whole or in part based on the consumer report, it will provide the consumer:
 - A. A copy of the consumer report; and
 - B. A copy of the consumer's rights, in the format approved by the FTC, which notices shall be supplied to Subscriber by IRC.

3. Subscriber agrees that it shall use report only for a one-time use, and to hold the report in strict confidence, and not to disclose it to any third parties not involved in the current employment decision.

4. IRC shall use good faith in attempting to obtain information from sources deemed reliable, but does not guarantee the accuracy of information reported, and in no event shall IRC be liable in any manner whatsoever for any loss or injury to Subscriber resulting from the obtaining or furnishing of such information and further Subscriber agrees to hold IRC harmless and indemnify it from any claims, losses and damages arising out of alleged liability or failure of the Subscriber to keep and perform any of its obligations described herein.

5. It is further agreed, however, that with just cause, such as delinquency or violation of the terms of the contract or legal requirement, IRC may, upon its selection, discontinue serving the Subscriber and cancel this Agreement immediately.

Firm Name of Subscriber: _____

Address: _____

Name: _____ Title: _____

Signature: _____ Date: _____

Complete the form and fax to: 732-321-0085 / Attn: New Accounts

SAMPLE RELEASE FORM (for Job Applicant)

NOTE: Check with your Legal and Compliance Department to determine an appropriate Release Form for your company. This is a sample form only- NOT INTENDED FOR USE.

I hereby give "your company" and their authorized agents the right to obtain a consumer report and/or an investigative consumer report for employment purposes.

I understand that this report may contain information bearing on my creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living from public records sources or through personal interviews with my neighbors, friends, or associates. I may also have a right to request additional disclosures regarding the nature and scope of the investigation.

I agree that "your company" and their authorized agents may request and perform a thorough review of my employment history, motor vehicle driving record, and education. I understand that a criminal background check and/or any other information regarding me can also be requested and reviewed.

I release from all liability all persons, companies, schools, and corporations supplying such information. I indemnify "your company" and their authorized agents against any liability which might result from making such requests.

Applicant Signature _____

Print Name _____

Date _____

Witness _____

NOTE: Check with your Legal and Compliance Department to determine an appropriate Release Form for your company. This is a sample form only- NOT INTENDED FOR USE.