

Compliance Background Screening Services (CBSS) - DEMO
117 Heymann Blvd
Suite 14
Lafayette, LA 70503
Phone: (888) 959-5242
Fax: (337) 376-5259

PRE-ADVERSE ACTION NOTICE

CONFIDENTIAL TO BE OPENED BY ADDRESSEE ONLY
JOE Q. KLEEN
132 MAIN
LAFAYETTE, LA 70505

December 13, 2019

Dear JOE Q. KLEEN,

In connection with your application for employment with Compliance Background Screening Services (CBSS) - DEMO, you authorized us to perform a background check. Currently, there is a decision pending regarding your application status. The purpose of this letter is to inform you that there is information in the report which, if accurate, may prevent us from offering you employment, promotion, or retention at this time. A copy of the report and a Summary of Your Rights under the Fair Credit Reporting Act are enclosed.

If you want to know what information in the report falls outside of our company guidelines, or if you wish to explain and/or provide mitigating information related to your consumer report, we ask that you contact us directly and immediately. Otherwise we will assume that you no longer wish to pursue employment with us. It is our policy to individually assess each applicant, and your input regarding a criminal record or other adverse information is welcomed so that we can properly evaluate your situation and determine whether or not to take the contemplated adverse action.

This report was supplied by:

Compliance Background Screening Services (CBSS)
PO Box 52911
Lafayette, LA 70505
Phone: 337-376-5242 / 888-959-5242
Fax: 800-403-9044
<http://www.2cbss.com>

Please understand that while Compliance Background Screening Services (CBSS) compiled the report, they did not make this decision and are unable to provide you the specific reasons why this action was taken.

If, after reviewing the report, you believe that information contained in it is inaccurate, you have the right to dispute, directly with Compliance Background Screening Services (CBSS), any information in this report. They will reinvestigate the disputed information free of charge and either record the current status of the disputed information or delete the item(s) within 30 days of receiving your dispute. If the information is found to be inaccurate, incomplete or cannot be verified, they will promptly delete that item or modify it.

You have the right to obtain an additional free copy of the enclosed report if you request it from Compliance Background Screening Services (CBSS) within 60 days of when you receive this notice. If the enclosed report includes a copy of your credit report from TransUnion, you may also request a free copy of the employment credit report within 60 days by requesting a copy here: <https://disclosure.transunion.com>.

If you wish to dispute the accuracy of the report, please contact Compliance Background Screening Services (CBSS) at the address above or by calling at 337-376-5242.

Sincerely,
Compliance Background Screening Services (CBSS) - DEMO

Enclosures:
Consumer Rights Notification
Consumer Report

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., 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 the 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 N.W., 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 1-888-5-OPTOUT (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:

1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates

b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:

2. To the extent not included in item 1 above:

a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks

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.

c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations

d. Federal Credit Unions

3. Air carriers

4. Creditors Subject to the Surface Transportation Board

CONTACT:

a. Consumer Financial Protection Bureau
1700 G Street, N.W.
Washington, DC 20552

b. Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, N.W.
Washington, DC 20580
(877) 382-4357

a. Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050

b. Federal Reserve Consumer Help Center
P.O. Box. 1200
Minneapolis, MN 55480

c. FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106

d. National Credit Union Administration
Office of Consumer Financial Protection (OCFP)
Division of Consumer Compliance Policy and Outreach
1775 Duke Street
Alexandria, VA 22314

Asst. General Counsel for Aviation Enforcement & Proceedings
Aviation Consumer Protection Division
Department of Transportation
1200 New Jersey Avenue, S.E.
Washington, DC 20590

Office of Proceedings, Surface Transportation Board

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| | Department of Transportation
395 E Street, S.W.
Washington, DC 20423 |
| 5. Creditors Subject to the Packers and Stockyards Act, 1921 | Nearest Packers and Stockyards Administration area supervisor |
| 6. Small Business Investment Companies | Associate Deputy Administrator for Capital Access
United States Small Business Administration
409 Third Street, S.W., Suite 8200
Washington, DC 20416 |
| 7. Brokers and Dealers | Securities and Exchange Commission
100 F Street, N.E.
Washington, DC 20549 |
| 8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations | Farm Credit Administration
1501 Farm Credit Drive
McLean, VA 22102-5090 |
| 9. Retailers, Finance Companies, and All Other Creditors Not Listed Above | Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, N.W.
Washington, DC 20580
(877) 382-4357 |



Background Screening Report
Compliance Background Screening Services (CBSS)
PO Box 52911
Lafayette, LA 70505
Phone: 337-376-5242 / 888-959-5242
Fax: 800-403-9044

FILE NUMBER 2016 REPORT DATE 04-12-2018
REPORT TO Compliance Background Screening Services (CBSS) - DEMO (DEMO-CBSS) ORDER DATE 04-12-2018 CBSS Demo
117 Heymann Blvd TYPE A La Carte (No Credit)
Suite 14
Lafayette, LA 70503
Phone: (888) 959-5242
Fax: (337) 376-5259

Application Information

APPLICANT KLEEN, JOE Q. DOB XXXX-01-01
ADDRESS(ES) 132 MAIN CITY / STATE / ZIP LAFAYETTE, LA 70505

Report Summary

Overall Result: REVIEW

REQUESTOR CBSS Demo
REFERENCE -

Search Type	Status
Report Summary	COMPLETE
SSN Trace	COMPLETE
County Criminal Records Search	REVIEW SEE REPORT
Federal Criminal Records Search	COMPLETE
Criminal Database Search	COMPLETE
Homeland Security Search	COMPLETE
Sex Offender Records Search	COMPLETE
Employment Verification	COMPLETE
Workers Compensation Report	COMPLETE
Driving Records (MVR)	COMPLETE

COMMENT

County Criminal Records Search

***** Alert!! *****

RESULTS

Records Found

NAME SEARCHED	KLEEN, JOE Q.	SEARCH DATE	04-12-2018 10:29 AM MDT
DOB SEARCHED	01-01-XXXX	SEARCH SCOPE	7 Years
JURISDICTION	LA-LAFAYETTE		

***** Abstract *****

NAME ON RECORD	KLEEN, JOE	CASE NUMBER	012311-DC
DOB ON RECORD	01/01/1970	COURT	DISTRICT COURT
OTHER IDENTIFIERS		FILE DATE	01/01/2015
OTHER INFO			

Count

TYPE	FELONY	OFFENSE	ASSAULT
DISPOSITION	GUILTY		
DISPOSITION DATE	02/15/2015	OFFENSE DATE	12/15/2015
SENTENCE	2 YEARS PROBATION; \$500 FINE		
OTHER INFO			
COMMENT			

WARNING: Based on the information provided Compliance Background Screening Services (CBSS) searched for public records in the sources referenced herein for criminal history information as permitted by federal and state law. 'Records Found' means that our researchers found a record(s) in that jurisdiction that matched the personal identifiers (i.e., Name, SSN, Date of Birth, Address) listed for the subject in the above abstract. Compliance Background Screening Services (CBSS) does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records. 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. Further investigation into additional jurisdictions, or utilization of additional identifying information, may be warranted. Please call for assistance.

Federal Criminal Records Search

RESULTS	No Reportable Records Found		
NAME SEARCHED	KLEEN, JOE Q.	SEARCH DATE	04-12-2018 10:30 AM MDT
DOB SEARCHED	01-01-XXXX	SEARCH SCOPE	7 years
JURISDICTION	LOUISIANA WESTERN		

CAUTION: Based on the information provided Compliance Background Screening Services (CBSS) searched for public records in the sources referenced herein for criminal history information as permitted by federal and state law. 'No Reportable Records Found' means that our researchers could not locate a record that matched at least two personal identifiers (i.e., Name, SSN, Date of Birth, Address) for the subject in that jurisdiction. Further investigation into additional jurisdictions, or utilization of additional identifying information, may be warranted. Please call for assistance.

Criminal Database Search

RESULTS	No Reportable Records Found		
NAME SEARCHED	KLEEN, JOE Q.	SEARCH DATE	04-12-2018 10:30 AM MDT
DOB SEARCHED	01-01-XXXX	SEARCH SCOPE	
JURISDICTION	NATIONWIDE		
JURISDICTION(S) SEARCHED			

The search you have selected is a search of our criminal database(s) and may not represent 100% coverage of all criminal records in all jurisdictions and/or sources. Coverage details available upon request.

CAUTION: Based on the information provided Compliance Background Screening Services (CBSS) searched for public records in the sources referenced herein for criminal history information as permitted by federal and state law. 'No Reportable Records Found' means that our researchers could not locate a record that matched at least two personal identifiers (i.e., Name, SSN, Date of Birth, Address) for the subject in that jurisdiction. Further investigation into additional jurisdictions, or utilization of additional identifying information, may be warranted. Please call for assistance.

Sex Offender Records Search

RESULTS **Pending**

NAME SEARCHED	KLEEN, JOE Q.	SEARCH DATE	04-12-2018 10:30 AM MDT
DOB SEARCHED	01-01-XXXX	SEARCH SCOPE	
JURISDICTION	NATIONWIDE		

WARNING: Search Pending.

Homeland Security Search

RESULTS **Pending**

NAME SEARCHED	KLEEN, JOE Q.	SEARCH DATE	04-12-2018 10:27 AM MDT
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SOURCES The search you have selected is a search of our criminal database(s) and may not represent 100% coverage of all criminal records in all jurisdictions and/or sources. Coverage details available upon request.

PENDING NOTES

WARNING: Search Pending.

Driving Records (MVR)

RESULTS **License Found**

STATE OF ISSUE	Louisiana	SEARCH DATE	04-12-2018 10:27 AM MDT
LICENSE NUMBER	1234XXXXX		

License Number:	E78904321
License State:	NE
Full Name:	KLEEN, JOE
DOB:	1976-07-04
Gender:	M
	, NE

License Info

Status:	CLEAR
License Type:	DL-DRIVER LICENSE
Class:	BASIC LICENSE
Expiration Date:	2015-05-11
Issue Date:	2010-05-03

Other License Info

Commercial License Status:	NONE
Report Message:	NO ENTRIES FOUND FOR THIS PERSON
MVR Status:	MVR found
MVR History Length:	3
Product:	MVR
XML Version:	1
MVR Score:	An invalid driver license (unknown, cancelled, suspended, revoked, etc), or an MVR with less than 3 years history (or unknown), or a not clear MVR. (1)

WARNING: Confidential Information - To Be Used As Per State And Federal Laws. Misuse May Result In A Criminal

Prosecution.

Workers Compensation Report

RESULTS	Pending		
NAME SEARCHED	KLEEN, JOE Q.	SEARCH DATE	04-12-2018 10:31 AM MDT
DOB SEARCHED	01-01-XXXX	SEARCH SCOPE	
JURISDICTION	LOUISIANA		

WARNING: Search Pending.

Employment Verification

RESPONSE RECEIVED	Pending		
NAME	KLEEN, JOE	SEARCH DATE	04-12-2018 10:27 AM MDT
EMPLOYER NAME	BLAND & ASSOCIATES	HOW VERIFIED	
SUPERVISOR	MICHAEL BLAND, SR.	DATE VERIFIED	
EMPLOYER STREET		VERIFIED BY	
EMPLOYER CITY	OMAHA	VERIFIER TITLE	
EMPLOYER STATE	NE		
EMPLOYER ZIP	68114		
EMPLOYER PHONE	402-397-8822		
EMPLOYER FAX			
EMPLOYER E-MAIL			

SUBJECT-PROVIDED INFORMATION

EMPLOYER TYPE	Current
POSITION	TAX CONSULTANT
HIRE DATE	JAN 2015
END DATE	Current
TYPE/STATUS	Full-time
REASON FOR LEAVING	

EMPLOYER-PROVIDED INFORMATION

Previous

QUESTIONS **Please explain his/her job requirements and nature of his/her duties?**
Joe is a tax consultant. He prepares and assists with tax returns for individuals.

Do you recommend him/her for employment?
Yes, especially if you want to save money. It's what he's good at.

In your opinion, has he/she even shown a propensity for violence?
Only towards grievous tax laws, which is about every tax law there is, so...

How long have you know him/her?
I have known Joe since he was a boy. He delivered the local newspaper.

Is he/she dependable?
Joe was the most dependable of my employees. I really hate to see him go.

WARNING: Search Pending.

Person Search

RESULTS	Records Found	SEARCH DATE	04-12-2018 10:28 AM MDT
SSN SEARCHED	XXX-XX-3333		

Applicant Information

FULL NAME / SSN	DOB	ADDRESS	PHONE	REPORTED DATE(S)
JOE KLEEN XXX-XX-XXXX	XXXX-06-01	2600 N 120TH CIR OMAHA, NE 68120 County: DOUGLAS	(402)499-3600	First: 2010-08 Last: 2010-08
AKA: JOE KLEEN KLEEN JOE				

WARNING: This search may not be used as the basis for an adverse action on an applicant. It should only be used to verify or correct an applicant's information, or as a tool to further research of public records or other verifications.

Disclaimer

This report is furnished to you pursuant to the Agreement for Service between the parties and in compliance with the Fair Credit Reporting Act. This report is furnished based upon your certification that you have a permissible purpose to obtain the report. The information contained herein was obtained in good faith from sources deemed reliable, but the completeness or accuracy is not guaranteed.

*** End Of Report ***
