

Consumer Reporting Agency contact information:

Zaeplex, Inc. 100 S. Ashley Drive, Suite 1230, Tampa, FL 33602 (800) 222-5476

customerservice@zaeplex.com M-F 8:00 a.m. - 5:00 p.m.

STATE NOTICES REGARDING CONSUMER REPORTS

Includes Zaeplex Privacy Policy

7 pages

Applicants of any of the following states, please read the applicable state notice(s) below:

California, Maine, Massachusetts, Minnesota, New Jersey, New York, Oklahoma, Washington

CALIFORNIA

Included in the documents you submit, you will be provided with a notice that includes a box that you can check to receive a free copy of your consumer report (background check). A summary of your rights under California Civil Code 1786.22 is provided below. A Spanish version is available from the website via e-document submission or by contacting Zaeplex. The Zaeplex Privacy Policy is provided after the CA Notice of Consumer Rights.

CALIFORNIA NOTICE OF CONSUMER RIGHTS

The following information may be obtained from Zaeplex, Inc., 100 S. Ashley Drive, Ste. 1230, Tampa, FL 33602 ("Agency"). Our office hours are from 9:00 to 5:00 ETZ. Our telephone number is (813) 223-2420.

You have rights when an investigative consumer report is obtained by you. The following are some of your rights:

1. Whoever obtained the report is required to give you a free copy.
2. You have the right to contact the Agency that made the report. You can do this in one of the following ways:
 - (a) You may go to the Agency in person during the normal business hours. You can bring someone with you. That person may be required to present identification. You may be required to sign a paper allowing the Agency to discuss your file with or to show your file to this person.
 - (b) You may receive your file by certified mail, if you have given written notice to the Agency that you want information mailed to you or to another person you want to receive the file. You will be required to provide identification when you write for your file.
 - (c) You may be able to discuss your file over the telephone if you have given written instructions to the Agency and have provided identification.
3. You have the right to receive a copy of your file or your investigative consumer report at the Agency. You may be charged up to \$8.00 to obtain a copy of your report or file. However, you may receive a free copy if:
 - (a) Once during a twelve month period if you are unemployed and intend to seek employment within sixty (60) days or you receive public welfare assistance or you believe your file contains inaccurate information because of fraud.

- (b) If you are receiving a copy from the Agency relating to an investigation into the accuracy of the information you have disputed or if information is put back into your file.
- 4. You have the right to know the following information:
 - (a) The names of the persons and the companies who have received a report about you in the last three (3) years. You may request their addresses and telephone numbers.
 - (b) Explanations of any codes or abbreviations used in your report, so you can understand the report.
- 5. You have the right to dispute any information in your file. You must contact the Agency directly to do so. The person who ordered a report is required to give you the name and address of the Agency.
 - (a) The Agency has thirty (30) days from the day it received your dispute to complete the investigation.
 - (b) When the Agency is done with the investigation, it must tell you of any changes made in the report as a result of the investigation.
 - (c) If the investigation does not remove the information disputed by you, you have the right to place your statement of the facts in your file. The Agency has people to help you write the statement. The Agency may limit your statement to five hundred (500) words.
 - (d) If information is removed or you add a statement to your file, you can request the Agency to send the report, as changed or with your statement, to anyone who received the information in the last two (2) years.
 - (e) If information that is removed from your files is placed back in your file, you are entitled to receive written notice of that fact and you have the right to dispute the information added.
- 6. You also have rights under federal law in regard to your report. A copy of those rights are given to you with this California statement of consumer rights. Many of these rights are also included within California law. Under federal law, your report is called a consumer report, not an investigative consumer report, if it did not include personal interviews.

Privacy Policy

Zaeplex, Inc., also known as 1800Background.com, is a Consumer Reporting Agency (CRA) as defined and regulated by the federal Fair Credit Reporting Act (FCRA) as well as other federal and state laws. As a CRA, 1800Background.com provides consumer reports, also referred to as background checks, for purposes permitted by the FCRA.

Organizations request background checks from 1800Background.com for employment purposes as part of a normal hiring and retention policy. These organizations are required to provide 1800Background.com with a FCRA Certification prior to requesting background checks for employment purposes. This certifies to 1800Background.com that they will follow their obligations prescribed by the FCRA.

Personal Information Disclosure

In order to conduct a background check, 1800Background.com must obtain certain personal information about you. 1800Background.com only obtains information about you after you have read the FCRA required separate Disclosure Statement and have signed the FCRA required Authorization form, both provided to you by the employer/organization prior to requesting your background check. The Disclosure Statement informs you that a background check will be requested, and the Authorization form, when signed by you in written or electronic format, provides your permission for the background check to be obtained.

Safeguarding your personal information is mandatory at 1800Background.com. Your personal information is never shared with any third party other than as required to conduct the background check, unless authorized by you, or required by law. 1800Background.com never shares your personal information with any third parties for marketing purposes. Personal information collected about you with your written consent, may include items such as name(s), residential addresses, date of birth, social security number, employer and educational information, driver's license info., professional license info., email address and phone number.

1800Background.com takes strict measures to protect the security and integrity of your personal information. 1800Background.com protects sensitive personal information through strong organizational, physical, and technical safeguards to ensure it is not accessed by unauthorized individuals, is used only as required to conduct the background check, and is used in compliance with all applicable laws.

All background check reports (consumer reports) are secured and restricted to authorized users only who are assigned login and password credentials by 1800Background.com.

United States or Abroad

Your personal information is never transferred outside of the United States for processing. If your background check includes a foreign verification (i.e. you lived, attended school or worked in another country), 1800Background.com may need to contact an organization outside of the U.S., but will only provide the minimum information required to complete the verification.

Cookies

1800Background.com may use "cookies" to help operate its web site(s) and store users preferences and settings. 1800Background.com does not collect personal information through use of cookies. Most browsers have default settings to accept cookies, however, users can change default settings to refuse cookies. Cookies can also be deleted after a session.

Privacy Policy Questions

Zaeplex, Inc. dba 1800Background.com
100 S. Ashley Drive. Suite 1230 Tampa, FL 33602
(800) 222-5476
Email: customerservice@1800Background.com

MAINE, MASSACHUSETTS, NEW JERSEY

Upon specific written request, with proper identification, you have the right to receive disclosure of the nature and scope of the consumer or investigative consumer report and to receive a copy of the consumer or investigative consumer report, if one was obtained.

MINNESOTA

You will be provided with a disclosure notice that includes a box that you may check off to receive a free copy of the consumer report. Upon specific written request, with proper identification, you have the right to receive disclosure of the nature and scope of the consumer or investigative consumer report, if one was obtained.

NEW YORK

Upon specific written request, with proper identification, you have a right to know if an investigative consumer report was requested and to receive a copy of the consumer or investigative consumer report, if one was obtained. Please read the below 3 page notice titled NEW YORK CORRECTION LAW ARTICLE 23-A. You will be required to acknowledge receipt of this notice at the end of this document.

NEW YORK CORRECTION LAW ARTICLE 23-A

LICENSURE AND EMPLOYMENT OF PERSONS PREVIOUSLY CONVICTED OF ONE OR MORE CRIMINAL OFFENSES

Section 750. Definitions.

751. Applicability.

752. Unfair discrimination against persons previously convicted of one or more criminal offenses prohibited.

753. Factors to be considered concerning a previous criminal conviction; presumption.

754. Written statement upon denial of license or employment.

755. Enforcement.

§750. Definitions. For the purposes of this article, the following terms shall have the following meanings:

- (1) "Public agency" means the state or any local subdivision thereof, or any state or local department, agency, board or commission.
- (2) "Private employer" means any person, company, corporation, labor organization or association which employs ten or more persons.
- (3) "Direct relationship" means that the nature of criminal conduct for which the person was convicted has a direct bearing on his fitness or ability to perform one or more of the duties or responsibilities necessarily related to the license, opportunity, or job in question.

(4) "License" means any certificate, license, permit or grant of permission required by the laws of this state, its political subdivisions or instrumentalities as a condition for the lawful practice of any occupation, employment, trade, vocation, business, or profession. Provided, however, that "license" shall not, for the purposes of this article, include any license or permit to own, possess, carry, or fire any explosive, pistol, handgun, rifle, shotgun, or other firearm.

(5) "Employment" means any occupation, vocation or employment, or any form of vocational or educational training. Provided, however, that "employment" shall not, for the purposes of this article, include membership in any law enforcement agency.

§751. Applicability. The provisions of this article shall apply to any application by any person for a license or employment at any public or private employer, who has previously been convicted of one or more criminal offenses in this state or in any other jurisdiction, and to any license or employment held by any person whose conviction of one or more criminal offenses in this state or in any other jurisdiction preceded such employment or granting of a license, except where a mandatory forfeiture, disability or bar to employment is imposed by law, and has not been removed by an executive pardon, certificate of relief from disabilities or certificate of good conduct. Nothing in this article shall be construed to affect any right an employer may have with respect to an intentional misrepresentation in connection with an application for employment made by a prospective employee or previously made by a current employee.

§752. Unfair discrimination against persons previously convicted of one or more criminal offenses prohibited. No application for any license or employment, and no employment or license held by an individual, to which the provisions of this article are applicable, shall be denied or acted upon adversely by reason of the individual's having been previously convicted of one or more criminal offenses, or by reason of a finding of lack of "good moral character" when such finding is based upon the fact that the individual has previously been convicted of one or more criminal offenses, unless:

(1) There is a direct relationship between one or more of the previous criminal offenses and the specific license or employment sought or held by the individual; or

(2) the issuance or continuation of the license or the granting or continuation of the employment would involve an unreasonable risk to property or to the safety or welfare of specific individuals or the general public.

§753. Factors to be considered concerning a previous criminal conviction; presumption. 1. In making a determination pursuant to section seven

hundred fifty-two of this chapter, the public agency or private employer shall consider the following factors:

- (a) The public policy of this state, as expressed in this act, to encourage the licensure and employment of persons previously convicted of one or more criminal offenses.
- (b) The specific duties and responsibilities necessarily related to the license or employment sought or held by the person.
- (c) The bearing, if any, the criminal offense or offenses for which the person was previously convicted will have on his fitness or ability to perform one or more such duties or responsibilities.
- (d) The time which has elapsed since the occurrence of the criminal offense or offenses.
- (e) The age of the person at the time of occurrence of the criminal offense or offenses.
- (f) The seriousness of the offense or offenses.
- (g) Any information produced by the person, or produced on his behalf, in regard to his rehabilitation and good conduct.
- (h) The legitimate interest of the public agency or private employer in protecting property, and the safety and welfare of specific individuals or the general public.

2. In making a determination pursuant to section seven hundred fifty-two of this chapter, the public agency or private employer shall also give consideration to a certificate of relief from disabilities or a certificate of good conduct issued to the applicant, which certificate shall create a presumption of rehabilitation in regard to the offense or offenses specified therein.

§754. Written statement upon denial of license or employment. At the request of any person previously convicted of one or more criminal offenses who has been denied a license or employment, a public agency or private employer shall provide, within thirty days of a request, a written statement setting forth the reasons for such denial.

§755. Enforcement. 1. In relation to actions by public agencies, the provisions of this article shall be enforceable by a proceeding brought pursuant to article seventy-eight of the civil practice law and rules. 2. In relation to actions by private employers, the provisions of this article shall be enforceable by the division of human rights pursuant to the powers and procedures set forth in article fifteen of the executive law, and, concurrently, by the New York city commission on human rights.

WASHINGTON

Upon specific written request, with proper identification, you have the right to receive disclosure of the nature and scope of the consumer or investigative consumer report, if one was obtained. A summary of your rights under the Washington Fair Credit Reporting Act is provided below.

State of Washington Summary of Consumer Rights

The following is a summary of consumer rights provided by the state of Washington. Washington's version of the Fair Credit Reporting Act is found at 19.182.005 et. seq. of the revised code of Washington. Washington law does not negate any rights you may have under the federal Fair Credit Reporting Act.

Access to your information is limited. Only those with an authorized reason by law may request information on you. Generally, these reasons fall within the following areas. Credit, insurance, renting of property and employment.

Request for employment purposes. You must provide your consent to allow a report for employment purposes. However, the refusal to provide such may result in denial of employment, a promotion, or other employment action.

Right to see your information. Companies that provide reports are called consumer reporting agencies ("Agency"). You have the right to contact the agency that requests the following information:

- 1) All information in their file regarding you;
- 2) Sources of all information, except some information used for investigative consumer reports may be withheld;
- 3) Identify each person who received a report in the past 6 months or the past two years for employment purposes;
- 4) Any inquiries in the last year for unsolicited credit or insurance offers. However, medical information may only be released to a healthcare provider of your selection. Whether the medical information will be released to you will be up to the medical care provider.

Investigative consumer reports. Reports obtained through personal interviews are investigative consumer reports. You are to be notified that such a report will be obtained. Further, you can request a free copy of the report.

You have a right to dispute information. You may contact the agency to dispute any information in your file or on any report. The agency has 30 days to conduct an investigation. If the investigation results in the change or the deletion of information, you can request that prior recipients of the information be provided corrected reports. If disputed information remains in the report or file, you can provide a statement of dispute which will be placed in your file and will accompany the disputed information any time it is reported in the future. The agency may limit your dispute statement to 100 words if assistance is provided.

Right to receive notice of adverse action. If a user of a consumer report takes adverse action based in whole or in part upon information contained in a consumer report, you are to be advised of that action in writing by the user, except for businesses regulated by the Washington Utilities and Transportation Commission.

You can seek legal relief. As a consumer you can sue the agency for providing inaccurate information if it failed to use reasonable procedures. You may recover any actual damages, attorney's fees and costs. If the agency willfully failed to follow the law, you are also entitled, in addition to above, a \$1,000 civil penalty.

You can block credit reports. If you are a victim of identity theft, you can contact the 3 national credit bureaus and block the release of your credit information. You will be required to present information supporting your request to the credit bureau. You can lift the credit freeze upon notice to the credit bureau if you desire that your report be released to a particular user. A credit freeze can result in the denial of credit if you do not lift the freeze.

You may contact the State of Washington Attorney General, Consumer Protection Division, 800 5th Avenue, Ste. 2000, Seattle, Washington 98104-3188, 1-800-551-4636 (instate); 1-206-464-6684 (out of state) to learn more about your rights under Washington law.