



## **Notice of Intent to Procure Consumer Report Including Investigative Consumer Report**

Pursuant to the Fair Credit Reporting Act, 15 U.S.C. Section 1681 *et seq.*, this notice is to inform you that as part of our procedure in processing and evaluating your application for employment, we will be obtaining and reviewing a consumer report for employment purposes concerning you, including perhaps an investigative consumer report.

A consumer report may contain, among other relevant information permitted by law, information regarding your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, mode of living, work habits, work performance, and experience, including where applicable, the reasons for disciplinary action or termination of current or past employment.

Such information may be derived from personal interviews with your friends, neighbors, work associates or other acquaintances, including your professional references and former employers. That portion of a consumer report derived from such interviews is called an investigative consumer report. The consumer report may also include, among other information, and to the extent permitted by law, verifying or reviewing your social security number, motor vehicle report, criminal court records, civil court records, consumer credit report, employment, education, and professional licenses.

Please be advised that you have the right to request, in writing, within a reasonable time, that we make a complete and accurate disclosure of the nature and scope of information requested. Such disclosure will be made to you within five (5) days of the date on which we receive the request from you, or within five (5) days of the time the report was first requested, whichever is later.

You also have the right to obtain a free copy of this consumer report if: (1) any adverse action/decision is made based on the information in the consumer report, and (2) if the request is made in writing within 60 days of the adverse action.

You are also entitled to receive a copy of the Federal Trade Commission's publication "A Summary of Your Rights Under the Fair Credit Reporting Act," which is enclosed.

The consumer report and/or investigative consumer report will be obtained through:

**BENN & ASSOCIATES**  
901 Dover Drive, Suite 202  
Newport Beach, California 92660  
(800) 924-2366