



28577 Hwy. 5, Woodstock, AL 35188
Toll Free Phone: (877) 893-Know (5669)
Toll Free Fax: (877) 793-Know (5669)

Consumer Dispute Form

If believe a report prepared by KnowMyHire contains any inaccurate or incomplete information about you, you are entitled to a re-investigation and may file a dispute with us, at no charge.

You may begin the dispute process by contacting our Customer Service Team at 877.893.5669 or simply complete the form below and either fax or mail it to the toll-free fax number or address listed above.

As required by the Fair Credit Reporting Act, KnowMyHire will promptly re-investigate, correct, and/or delete any disputed information that has been deemed as inaccurate or incorrect within 30 days of notice of your dispute. We will consider any information provided by you, in regards to your dispute. Also, we will notify all appropriate parties, including the requestor of your report, of the results found in our re-investigation.

Please complete all information on the form below. Be sure to:

1. Print legibly
2. Identify each item in your report that you believe is inaccurate, incomplete, or outdated;
3. Tell why the item you are disputing is inaccurate, incomplete, or outdated;
4. Request that the item be removed or corrected;
5. Sign and date the form;
6. Include copies of any documents that you may have that you believe support your dispute;
7. Fax everything to our toll-free fax number at the top of this page (or mail it to the address above).

You will be contacted by a KnowMyHire representative after the receipt of your signed form. If you have any questions, you are welcome to contact our staff toll-free at 877-893-5669.

Last Name	First Name	Middle Name
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Street Address	City	State	Zip Code
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Day Time Phone Number	Evening Phone Number
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Last Four Digits of Your Social Security Number	Date of Birth
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Driver's License Number	State	Email Address
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My signature below authorizes you to disclose information to me about the report that KnowMyHire prepared about me and requests that each item of information I am disputing be removed or corrected.

Signature	Date
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Information Being Disputed

- Please provide any details we should know about the disputed information. Please be as specific as possible
- Please use the information on the report to identify the record you are disputing. Each criminal record has a case number associated with it. Including the case number will assist us in processing your dispute in a faster manner.
- You can attach as many copies of this page as needed. If you attach multiple copies, it will be helpful for you to number the pages.

1. Item of Dispute: _____ Source: _____
 Offense/Charge: _____ Date of Offense: _____

The record included in my report belongs to someone other than me.
 The record is about me, but it list an incorrect offense or severity of offense (felony/misdemeanor)
 The record is about me, but the disposition and/or sentencing information is incorrect or not accurately stated (example: case was dismissed, fines were paid in full, etc.)
 The case has been removed, expunged, or sealed from public records.
 The case is about me, but other information contained about the case is inaccurate. Please provide details:

2. Item of Dispute: _____ Source: _____
 Offense/Charge: _____ Date of Offense: _____

The record included in my report belongs to someone other than me.
 The record is about me, but it list an incorrect offense or severity of offense (felony/misdemeanor)
 The record is about me, but the disposition and/or sentencing information is incorrect or not accurately stated (example: case was dismissed, fines were paid in full, etc.)
 The case has been removed, expunged, or sealed from public records.
 The case is about me, but other information contained about the case is inaccurate. Please provide details:

3. Item of Dispute: _____ Source: _____
 Offense/Charge: _____ Date of Offense: _____

The record included in my report belongs to someone other than me.
 The record is about me, but it list an incorrect offense or severity of offense (felony/misdemeanor)
 The record is about me, but the disposition and/or sentencing information is incorrect or not accurately stated (example: case was dismissed, fines were paid in full, etc.)
 The case has been removed, expunged, or sealed from public records.
 The case is about me, but other information contained about the case is inaccurate. Please provide details:

Para informacion en espanol, 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 1-888-567-8688.
- **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:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the Bureau:</p>	<p>a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 0552</p> <p>b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>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</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Department of Transportation 400 Seventh Street SW Washington, DC 20590</p>
<p>4. Creditors Subject to Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 1925 K Street NW Washington, DC 20423</p>
<p>5. Creditors Subject to Packers and Stockyards Act</p>	<p>Nearest Packers and Stockyards Administration area supervisor.</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 406 Third Street, SW, 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F St NE Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>