



# Background Report

Subject : **ALEXANDER**  **ROBERT**  
AKA TEST TEST  
123 ANY STREET  
CITY AZ 12345


SSN **XXX-XX-6789**  
Date of Birth  
Gender  
Race

Prepared for : **Contact Person**

**Demo Account** 

Account **i00818**  
User ID **admin**  
Phone **866-333-6977**  
Fax **866-333-6977**

Billing Identifier  
Package **A La Carte**  
Order Number **335**

Component	Status	Last update
Global Report Search, page <a href="#">2</a>	COMPLETE-clear	12/14/07 11:02 AM Eastern
SSN Address History Report for SSN XXX-XX-6789, page <a href="#">2</a>	COMPLETE-hits	12/14/07 11:02 AM Eastern
National Criminal Search, page <a href="#">2</a> 	COMPLETE-hits	12/14/07 11:02 AM Eastern
Sex Offender (Nationwide), page <a href="#">10</a>	COMPLETE-clear	12/14/07 11:01 AM Eastern

**Notice :** The information provided is a consumer report as defined in the federal Fair Credit Reporting Act [15 U.S.C. 1681- 1681u]. It contains confidential information on the individual named. It is submitted to the conditions contained in your Subscriber Agreement with interactiveinfo.net and may be used solely as a factor in evaluating the named individual for property renting/leasing, employment, promotion, reassignment or retention as an employee. interactiveinfo.net maintains strict procedures designed to insure that the information is complete and up to date. While the information furnished is from reliable sources, its accuracy is not guaranteed. Proper use of this report and final verification of the named individual's identity is your sole responsibility. If any adverse action is taken based in whole or in part on this consumer report, a copy of this report and a summary of the consumer's rights must be provided to the consumer prior to taking adverse action.

# Background Report

Global Report Search-clear 

Total Records Found: 0

The following lists were searched and no records were found

Name: Office of Foreign Assets Control	Source: 2007-12-12 OFAC Source Data
Name: UK HM Treasury Sanction List	Source: 2007-12-13 HM Treasury Source Data
Name: OSFI - Canadian List	Source: 2007-11-16 Canadian Source Data
Name: Bureau Of Industry and Security	Source: 2007-12-12 BXA Source Data
Name: United Nation Sanction List	Source: 2007-11-14 United Nations Source Data
Name: Bureau Of Industry and Security	Source: 2007-12-12 BXA Source Data
Name: World Bank Ineligible Firms	Source: 2007-11-13 World Bank Source Data
Name: Foreign Chiefs and Diplomats	Source: 2006-10-16 Foreign Official Source Data
Name: FBI Wanted Fugitives	Source: 2007-12-11 FBI Source Data
Name: European Union List	Source: 2007-11-28 European Source Data
Name: International Criminal Police Organization	Source: 2007-12-11 Interpol Source Data

## SSN Address History Report for SSN XXX-XX-6789-hits

Validation message : SSN is valid.Issued in Florida  
Validation year : Issued In Year 1959 And 1960



Address #1, for TEST THE CASE MR , follows.

DOB : 03/23/1940  
Age 65

Age at Death 65  
Death Code P

Address : 1111 N TABLE NE RD  
APT 1  
OCALA FL  
98765 4321

County : CITRUS  
address first verified :/1995  
address last verified :/2004

Phone number listing for : TEST THE CASE MR  
Phone Number 5555551212  
Listed P

Dual Listing Name CASE TEST & ANOTHERNAME  
Business Listing Name CASE TEST & ANOTHERNAME

This Address Information Manager (AIM) product may be used exclusively to identify potential previous names and addresses the applicant may have used and to obtain the applicant's date of birth and verify the applicant's Social Security Number. The results of this search shall not be used directly for the purpose of making employment decisions. However, the results may be used to broaden the scope of employment related background checks to include additional jurisdictions and names beyond those that the applicant disclosed and to narrow the background check by including the applicant's date of birth in those cases where this information is not obtained from the applicant. The results of these expanded background checks may be used for making employment decisions in accordance with the FCRA and applicable state and local statutes.

## National Criminal Search-hits

# Background Report

## Case #1

Offender #1

Jurisdiction : MN DPS



Name	ALEXANDER,ROBERT EARL	Weight	000
DOB		Eye Color	UNKNOWN
Race	BLACK	Case Number	92009730
Gender	MALE		
Height	48'4848"		

Comments : Case#: 92009730

Charge #1

Case Number	92009730
Description	ASSAULT-5TH DEGREE
Jurisdiction	KANDIYOHI DIST MN
Filing Date	06/24/1992
Disposition	CONVICTION
Disposition Date	06/24/1992
Statute Number	609.224
Probation Sentence Length	years = 10

Comments : MN Statute: 609.224 Probation: 120 month(s)

end case 1

## Case #2

Offender #1

Jurisdiction : FL AOC

Name	ALEXANDER,ROBERT RAY	Weight	000
DOB	12/02/1976	Eye Color	UNKNOWN
Race	WHITE	Case Number	422000CF003451AXXXXX FL
Gender	MALE		
Height	48'4848"		

Comments : Case#: 422000CF003451AXXXXX FL OBTS#: 4201030653

Charge #1

Case Number	422000CF003451AXXXXX FL
Sentence Date	08/19/2002
Description	FELONY BATT RESULT FROM BODILY HARM/DISABILITY
Jurisdiction	MARION FL 12083
Arrest Date	09/29/2000
Filing Date	10/20/2000
Disposition	ADJUDICATED GUILTY
Disposition Date	08/19/2002
Statute Number	784.041
Probation Sentence Length	years = 2
Offense Severity	FELONY

Comments : Probtn:24 Mths Fine:\$500 Felony Statute:784.041

Charge #2

Case Number	422000CF003451AXXXXX FL
Sentence Date	08/19/2002
Description	STALKING

# Background Report

Jurisdiction	MARION FL 12083
Arrest Date	09/29/2000
Filing Date	10/20/2000
Disposition	ADJUDICATED GUILTY
Disposition Date	08/19/2002
Statute Number	784.048.2
Offense Severity	MISDEMEANOR

Comments : Misdemeanor Statute:784.048.2

end case 2

## Case #3

Offender #1

Jurisdiction : FL AOC

Name	ALEXANDER,ROBERT RAY	Weight	000
DOB	12/02/1976	Eye Color	UNKNOWN
Race	WHITE	Case Number	9501876MMA
Gender	MALE		
Height	48'4848"		

Comments : Case#: 9501876MMA County: MARTIN  
Charge #1

Case Number	9501876MMA
Sentence Date	04/13/1995
Description	TRESPASS ON PROPERTY NOT STRUCTURE OR CONVEY
Jurisdiction	MARION FL 12083
Sentence Length	months = 1
Arrest Date	03/03/1995
Filing Date	03/03/1995
Disposition	ADJUDICATED GUILTY
Disposition Date	04/13/1995
Statute Number	810.09.2A
Offense Severity	MISDEMEANOR

Comments : Misdemeanor Statute:810.09.2A

end case 3

## Case #4

Offender #1

Jurisdiction : FL AOC

Name	ALEXANDER,ROBERT RAY	Weight	000
DOB	12/02/1976	Eye Color	UNKNOWN
Race	WHITE	Case Number	9506383MMA
Gender	MALE		
Height	48'4848"		

Comments : Case#: 9506383MMA County: MARTIN  
Charge #1

Case Number	9506383MMA
Sentence Date	09/20/1995
Description	THEFT
Jurisdiction	MARION FL 12083

# Background Report

Sentence Length	months = 1
Arrest Date	07/27/1995
Filing Date	09/15/1995
Disposition	ADJUDICATED GUILTY
Disposition Date	09/20/1995
Statute Number	812.014
Offense Severity	MISDEMEANOR

Comments : Misdemeanor Statute:812.014

end case 4.

## Case #5

Offender #1

Jurisdiction : FL AOC

Name	ALEXANDER,ROBERT RAY	Weight	000
DOB	12/02/1976	Eye Color	UNKNOWN
Race	WHITE	Case Number	97004978MMMA FL
Gender	MALE		
Height	48'4848"		

Comments : Case#: 97004978MMMA FL OBTS#: 4201004760

Charge #1

Case Number	97004978MMMA FL
Sentence Date	07/28/1998
Description	VIOLATION PROBATION OR COMMUNITY CONTROL
Jurisdiction	MARION FL 12083
Sentence Length	months = 10
Arrest Date	06/09/1998
Filing Date	06/09/1998
Disposition	ADJUDICATED GUILTY
Disposition Date	07/28/1998
Statute Number	948.06
Offense Severity	MISDEMEANOR

Comments : Misdemeanor Statute:948.06

end case 5.

## Case #6

Offender #1

Jurisdiction : MT Sex Offender

Name	ALEXANDER,ROBERT WILLIAM	Weight	000
Gender	UNKNOWN	Eye Color	UNKNOWN
Height	48'4848"	Address	715 E 4TH ST ,ANACONDA MT 59711

Comments : Race: CAUCASIAN Height: 6 ' 00 " Weight: 253 Eye: HAZEL Hair: BROWN Sex: M

State links :

<http://doj.state.mt.us/svor/search.asp>

Charge #1

Description	Registered Sex Offender
Jurisdiction	MT

# Background Report

Filing Date 08/05/1993  
Disposition Registered  
Disposition Date 08/06/1993

Comments : WASHINGTON RAPE OF A CHILD 2

end case 6

## Case #7

Offender #1

Jurisdiction : VA Sex Offender

Name ALEXANDER,ROBERT E  
Gender UNKNOWN  
Height 48'4848"  
Weight 000  
Eye Color UNKNOWN  
Address 1613 16TH ST ,LYNCHBURG VA 24501

Comments : Race: BLACK Height: 5 FEET 06 INCHES Weight: 188 LBS Eye: BROWN Hair: BLACK Sex: M

Images :

<http://crimimages.residentscreening.net/VASOR/X000088044.JPG>

State links :

[HTTP://SEX-OFFENDER.VSP.VIRGINIA.GOV/SOR/HTML/SEARCH\\_NAME.HTM](HTTP://SEX-OFFENDER.VSP.VIRGINIA.GOV/SOR/HTML/SEARCH_NAME.HTM)

Charge #1

Description Registered Sex Offender  
Jurisdiction CAMPBELL CIRCU VA  
Filing Date 07/12/1992  
Disposition Registered  
Disposition Date 07/13/1992

Comments : AGGRAVATED SEXUAL BATTERY

end case 7

## Case #8

Offender #1

Jurisdiction : WA Sex Offender

Name ALEXANDER,ROBERT JOHN  
Gender UNKNOWN  
Height 48'4848"  
Weight 000  
Eye Color UNKNOWN  
Address 6 NE CONIFER DR ,BREMERTON WA 98311

Comments : Race: WHITE Height: 6 ' 3 " Weight: 220 Eye: BRO Hair: BRO Sex: M

Images :

<http://crimimages.residentscreening.net/WASOR/1289673.JPG>

State links :

<http://ml.waspc.org/Search.aspx>

Charge #1

Description Registered Sex Offender  
Jurisdiction WA  
Filing Date 12/13/2007  
Disposition Registered  
Statute Number 9A.44.089(2)

Comments : CHILD MOLESTATION-3 Statute: 9A.44.089(2)

end case 8

# Background Report

## Case #9

Offender #1

Jurisdiction : VA Sex Offender

Name	ALEXANDER,ROBERT EUGENE	Weight	000
Gender	UNKNOWN	Eye Color	UNKNOWN
Height	48'4848"	Address	1613 16TH ST ,LYNCHBURG VA 24501

Comments : Race: BLACK Height: 5 FEET 06 INCHES Weight: 260 LBS Eye: BROWN Hair: BLACK Sex: M

Images :

<http://crimimages.residentscreening.net/VASOR/X000088044.JPG>

State links :

[HTTP://SEX-OFFENDER.VSP.VIRGINIA.GOV/SOR/HTML/SEARCH\\_NAME.HTM](HTTP://SEX-OFFENDER.VSP.VIRGINIA.GOV/SOR/HTML/SEARCH_NAME.HTM)

Charge #1

Description	Registered Sex Offender
Jurisdiction	CAMPBELL CIRCU VA
Filing Date	07/12/1992
Disposition	Registered
Disposition Date	07/13/1992

Comments : AGGRAVATED SEXUAL BATTERY

end case 9

## Case #10

Offender #1

Jurisdiction : FL DOC

Name	ALEXANDER,ROBERT R	Weight	000
SSN	590-01-9222	Eye Color	BLUE
DOB	12/02/1976	Address	N W FIRST AVE ,OCALA FL 34475
Race	WHITE	Case Number	-9500701
Gender	MALE		
Height	48'5548"		

Comments : DC#-990189 FDLE#-04079778 FBI#-807017XA2 CASE#-9500701

Charge #1

Case Number	-9500701
Sentence Date	10/18/1995
Description	AGG ASSLT-W/WPN NO INTENT TO K
Jurisdiction	MARION FL 12083
Sentence Length	years = 1 months = 10
Filing Date	03/18/1995
Disposition	CONVICTION
Disposition Date	03/18/1995
Sentence Type	00022 MONTHS
Probation Sentence Length	years = 1 months = 10
Offense Severity	FELONY

Comments : 4 Counts Felony PAROLE INELIGIBLE Probation: 00/00/0000 Sentence: 00022 Months

end case 10

# Background Report

## Case #11

Offender #1

Jurisdiction : FL DOC

Name	ALEXANDER,ROBERT R	Weight	000
SSN	590-01-9222	Eye Color	BLUE
DOB	12/02/1976	Address	N W FIRST AVE ,OCALA FL 34475
Race	WHITE	Case Number	-0003451
Gender	MALE		
Height	48'5548"		

Comments : DC#-990189 FDLE#- FBI#- CASE#-0003451

Charge #1

Case Number	-0003451
Description	FELONY BATTERY
Jurisdiction	MARION FL 12083
Filing Date	09/27/2000
Disposition	CONVICTION
Disposition Date	09/28/2000
Sentence Type	00000 MONTHS
Probation Sentence Length	years = 1 months = 10
Offense Severity	FELONY

Comments : Felony Probation: 08/18/2004 Sentence: 00000 Months

end case 11

# Background Report

## Jurisdictions Searched

AK Proprietary Offender Data, AK AOC, AK Sex Offender, AL DOC, AL Proprietary Offender Data, AL Sex Offender, AR AOC, AR Proprietary Offender Data, AR DOC, AR Sex Offender, AZ Maricopa Superior Archive, AZ Maricopa Felony, AZ Maricopa Misdemeanor, AZ AOC, AZ Pima, Maricopa County Superior Court, AZ Mohave, AZ DOC, AZ Proprietary Offender Data, Manually Collected Data, AZ Maricopa Superior, AZ Sex Offender, CA ALAMEDA County, CA BUTTE County, CA, CA CONTRA COSTA - MUN, CA CONTRA COSTA - SUP, CA INDIO CITY County, CA MARIN - MUNICIPAL, CA MARIN - SUPERIOR CRT, CA SAN DIEGO - MUNI CRT, CA SAN DIEGO - SUPERIOR CRT, CA SAN LUIS County, CA VENTURA County, CA SAN MATEO County, CA Fresno Index, CA Orange, CA Sacramento, CA Riverside, CA Los Angeles, CA Santa Clara, CA San Bernardino, CA Santa Barbara, CA Santa Cruz, CA Proprietary Offender Data, CA Sex Offender, CO PROPRIETARY OFFENDER DATA, CO Sex Offender, CT Judicial Information System, CT Judicial (TRFFIC DATA), CT DOC, CT DOC, CT Proprietary Offender Data, CT Sex Offender, CT Out of State Sex Offender, DC DOC, DC Proprietary Offender Data, DC Sex Offender, DE PROPRIETARY OFFENDER DATA, DE Sex Offender, FL Pinellas, FL DOC, FL AOC, Indian River FL, Lee County Sheriffs Office, Pasco County, Florida Crim Dat, Monroe County FL Clerk Circuit, FL Osceola, FL Miami Dade, FL DEPARTMENT OF CORRECTIONS, FL Brevard, FL Charlotte, FL Orange, Seminole County, FL Crim, FL Bay, FL Duval, FL Hillsborough, Manatee, FL Criminal Data, Miami-Dade County, FL Crim Dat, FL Palm Beach, Palm Beach FL Felony data, Palm Beach FL Misdemeanor Data, FL Proprietary Offender Data, FL Hernando, Monroe County, FL Arrest Recs, FL Suwannee, FL Highlands, FL Alachua, FL Broward, FL Sex Offender, FL Sex Offender, GA DOC, GA Parole Data, GA Bureau of Investigations, GA Proprietary Offender Data, GA Decatur Arrest Records, GA Sex Offender, GU PROPRIETARY OFFENDER DATA, GU Sex Offender, HI PROPRIETARY OFFENDER DATA, HI Sex Offender, IA DOC, IA AOC, IA Proprietary Offender Data, IA Sex Offender, ID DOC, ID Proprietary Offender Data, ID Sex Offender, IL DOC, IL Cook, Peoria County Treasurer, IL Sangamon, IL Proprietary Offender Data, IL Sex Offender, IN Proprietary Offender Data, IN DOC, IN Sex Offender SHERIFF, KS DOC, KS Proprietary Offender Data, KS Sedgwick, KS Sedgwick Archive, KS Sex Offender, KY DOC, KY Proprietary Offender Data, KY Lexington Fayette Div., KY Sex Offender, LA PROPRIETARY OFFENDER DATA, LA Sex Offender, Boston PD Booking Reports, MA Proprietary Offender Data, MA ARREST (LIMITED), MA COURT (LIMITED), CONNECTICUT, MA SEX OFFENDER, Manually Collected Data, MA Sex Offender, MD DOC, MD Proprietary Offender Data, MD Sex Offender, ME DOC, ME Proprietary Offender Data, ME Sex Offender, MI DOC, MI OTIS, MI Proprietary Offender Data, MI Wayne, MI Sex Offender, MN DOC, MN DPS, MN Proprietary Offender Data, MN Sex Offender, MO DOC, MO Proprietary Offender Data, MO Sex Offender, MO Cape Girard Sex Offender, MO Cole Sex Offender, MO Barton Sex Offender, MO Jefferson Sex Offender, MO Newton Sex Offender, MO Laclede Sex Offender, MO St Louis Sex Offender, MS Hinds, MS DOC, MS Proprietary Offender Data, MS Sex Offender, MT DOC, MT Proprietary Offender Data, MT Sex Offender, NC AOC, NC Proprietary Offender Data, NC Archived DOC, NC DOC, NC Sex Offender AOC, NC Sex Offender, ND AOC, ND Proprietary Offender Data, ND Sex Offender AOC, ND Sex Offender, NE Proprietary Offender Data, NE DOC, NE Sex Offender, NH DOC, NHDOC, NH Proprietary Offender Data, NH Sex Offender, NJ AOC, NJ DOC, NJ Proprietary Offender Data, NJ Archive DOC, NJ Sex Offender, NM DOC, NM Proprietary Offender Data, NM Sex Offender, NV Proprietary Offender Data, NV Archive DOC, NV DOC, NV Sex Offender, NY DOC, NY Proprietary Offender Data, NY Sex Offender, AppAlert Federal Criminal Data, AppAlert OFAC, OH Greene, OH AVON LAKE, OH LEBANON, Akron Municipal Court, OH Crim, OH LORAIN, E. Cleveland, OH Court Crim, LIMA MUNICIPAL COURT, OH CRIM, Medina County, OH Court Crim, OH MENTOR, OH TUSCARAWAS, OH DOC, OH Proprietary Offender Data, OH Sex Offender, OK AOC Criminal Data, OK DOC, OK Proprietary Offender Data, OK Sex Offender, OR DOC, OR Proprietary Offender Data, OR AOC, OR Sex Offender, OR MULTNOMAH COUNTY SOR, OR WEB SOR, PA AOC Supplemental, Pennsylvania AOC Traffic, PA DOC, PA Proprietary Offender Data, PA CPCMS Criminal Data, PA AOC, PA Sex Offender, PR PROPRIETARY OFFENDER DATA, PR Sex Offender, RI Judicial Technology Center, RI Proprietary Offender Data, RI Sex Offender, SC DOC, SC Proprietary Offender Data, SC Sex Offender, SD PROPRIETARY OFFENDER DATA, SD Sex Offender, SD Aberdeen Sex Offender, SD Sioux Falls Sex Offender, TN DOC, TN Davidson Sheriff, TN JIS Criminal Database, Rutherford, TN Circuit Crim, Rutherford, TN GEN SESSIONS, TN AOC, TN Nashville, TN Proprietary Offender Data, TN Sex Offender, TX Bexar Misdemeanor, TX Bexar Felony, TX Travis Misdemeanor, TX Travis Felony, Victoria, TX Criminal, Brazoria, TX Criminal, TX Ft Bend Felony, TX Ft Bend Misdemeanor, TX Montgomery, TX Potter Misdemeanor, TX Potter Felony, TX Denton, TX El Paso, TX Harris Felonies, TX Harris Misdemeanor, TX Dallas, Midland County, TX Criminal, TX Proprietary Offender Data, TX Gregg, TX Jefferson, TX Dept of Public Safety, Collin County, TX Court Crim, Collin District, TX Court Crim, TX Sex Offender, UT DOC, UT AOC, UT Proprietary Offender Data, UT Sex Offender, VA Circuit, VA General District, VA Proprietary Offender Data, VA Fairfax, VA Traffic, VA Sex Offender, VI PROPRIETARY OFFENDER DATA, VT PROPRIETARY OFFENDER DATA, VT Sex Offender, WA DOC, WA Proprietary Offender Data, WA Courts of Ltd Jurisdiction, WA AOC SCOMIS, WA Sex Offender, WI DOC, WI AOC, WI Proprietary Offender Data, WI Sex Offender, WV PROPRIETARY OFFENDER DATA, WV Sex Offender, WY PROPRIETARY OFFENDER DATA, WY Sex Offender

NOTICE TO USER: The following report is obtained from a commercial database that contains information from public records of various courts and law enforcement agencies across the United States. These records are included in the report because the search criteria for matching personal identifiers such as name, date of birth, social security number, etc. suggested that the record(s) match the information you provided for the subject of the report. As such, these records might relate to the subject you inquired about, but not necessarily. We recommend and encourage you to use the results of this report to broaden the scope of the background search of the subject to include on-site searches within the jurisdictions reported. Employment decisions should not be based solely upon information contained in this report.

# Background Report

Sex Offender (Nationwide)-clear

No Records Found

## Jurisdictions Searched

AK Sex Offender, AL Sex Offender, AR Sex Offender, AZ Sex Offender, CT Sex Offender, DC Sex Offender, DE Sex Offender, FL Sex Offender, FL Sex Offender, GA Sex Offender, IA Sex Offender, ID Sex Offender, IL Sex Offender, KS Sex Offender, KY Sex Offender, LA Sex Offender, MD Sex Offender, ME Sex Offender, MI Sex Offender, MN Sex Offender, MO Sex Offender, MS Sex Offender, MT Sex Offender, ND Sex Offender AOC, NE Sex Offender, NH Sex Offender, NJ Sex Offender, NM Sex Offender, NY Sex Offender, OH Sex Offender, OK Sex Offender, PA Sex Offender, SC Sex Offender, TN Sex Offender, TX Sex Offender, UT Sex Offender, VA Sex Offender, WA Sex Offender, WV Sex Offender, WY Sex Offender, CA Sex Offender, HI Sex Offender, VT Sex Offender, MA Sex Offender, NC Sex Offender AOC, NV Sex Offender, WI Sex Offender, ND Sex Offender, SD Sex Offender, RI Sex Offender, OR Sex Offender, NC Sex Offender, OR MULTNOMAH COUNTY SOR, IN Sex Offender SHERIFF, GU Sex Offender, PR Sex Offender, OR WEB SOR, SD Aberdeen Sex Offender, SD Sioux Falls Sex Offender, CT Out of State Sex Offender, MO Cape Girard Sex Offender, MO Cole Sex Offender, MO Barton Sex Offender, MO Jefferson Sex Offender, MO Newton Sex Offender, MO Laclede Sex Offender, MO St Louis Sex Offender, CO Sex Offender

# Background Report



## A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every “consumer reporting agency” (CRA). Most CRAs are credit bureaus that gather and sell information about you – such as if you pay your bills on time or have filed bankruptcy – to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. 1681-1681u, at the Federal Trade Commission’s web site (<http://www.ftc.gov>). The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

- **You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you – such as denying an application for credit, insurance, or employment – must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.
- **You can find out what is in your file.** At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.
- **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs – to which it has provided the data – of any error.) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA’s investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. **However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified.** If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.
- **You can dispute inaccurate items with the source of the information.** If you tell anyone – such as a creditor who reports to a CRA – that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you’ve notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.
- **Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.
- **Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA – usually to consider an application with a creditor, insurer, employer, landlord, or other business.
- **Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.
- **You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.
- **You may seek damages from violators.** If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

# Background Report

The FCRA gives several different federal agencies authority to enforce the FCRA:

**FOR QUESTIONS OR CONCERNS REGARDING:**  
CRAs, creditors and others not listed below

**PLEASE CONTACT:**  
Federal Trade Commission  
Consumer Response Center - FCRA  
Washington, DC 20580  
1-877-382-4367 (Toll-Free)

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National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)

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Office of the Comptroller of the Currency  
Compliance Management, Mail Stop 6-6  
Washington, DC 20219  
800-613-6743

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Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)

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Federal Reserve Board  
Division of Consumer & Community Affairs  
Washington, DC 20551  
202-452-3693

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Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)

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Office of Thrift Supervision  
Consumer Programs  
Washington, DC 20552  
800-842-6929

---

Federal credit unions (words "Federal Credit Union" appear in institution's name)

---

National Credit Union Administration  
1775 Duke Street  
Alexandria, VA 22314  
703-518-6360

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State-chartered banks that are not members of the Federal Reserve System

---

Federal Deposit Insurance Corporation  
Division of Compliance & Consumer Affairs  
Washington, DC 20429  
800-934-FDIC

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Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission

---

Department of Transportation  
Office of Financial Management  
Washington, DC 20590  
202-366-1306

---

Activities subject to the Packers and Stockyards Act, 1921

---

Department of Agriculture  
Office of Deputy Administrator - GIPSA  
Washington, DC 20250  
202-720-7051