

Online Payroll Center Inc
1010 N. Central Ave.
Glendale, CO 91202

Re: Final Adverse Action Notice

01/03/2013

Test Test

Dear Test:

This letter is to inform you that we are unable to hire you at this time based on information provided to our organization by National Crime Search, Inc. (NCS), a consumer reporting agency. Our decision was based in whole or in part on information contained in the background report obtained from NCS. You have previously been provided a copy of the report along with a copy of "A Summary of Your Rights Under the Fair Credit Reporting Act" with the Pre-Adverse Action Notice. However, an additional copy of this Summary and your report are attached herein.

Contact information for NCS is below:

National Crime Search, Inc.
3452 E Joyce Blvd
Fayetteville, AR 72703
888-527-3282

NCS, its affiliates, or its vendors did not make the decision to take the adverse action against you, and NCS is unable to provide you with the specific reason(s) why the decision was made.

You have a right under the Fair Credit Reporting Act (FCRA) to:

- Obtain an additional free copy of the report from NCS if, within sixty (60) days of receipt of this notice, you contact NCS requesting a copy of your report.
- Dispute any inaccurate or incomplete information contained in the report by contacting NCS directly. If you identify information in your report that is incomplete or inaccurate, and notify NCS in writing, NCS will, within thirty (30) days, reinvestigate the information. NCS may not charge a fee for this service.

Sincerely,

Online Payroll Center Inc

Encl.

- Copy of your background investigation report.
- A Summary of Your Rights Under the Fair Credit Reporting Act.

Account: Online Payroll Center Inc
 Search Type: SafeChoice Level I
 Permissible Purpose: Pre-Employment
 Search ID: 90227
 Report Date: 01/03/2013

Applicant Information

First Name:	test
Last Name:	test
DOB (MM/DD/YYYY):	12/2/1976
SSN:	***-**-6789

SafeChoice Level I

Hits: 1

SSN Validation

SSN is valid.Issued in Florida - Issued In Year 1959 And 1960

Address Information

Personal Info	Address Info	Phone Info
TEST THE CASE MR ***-**-6789 03-23-1940 Aged: 73	1111 N TABLE NE APT 1 OCALA, FL 34470 - 4321 1995 To 2004	5555551212 TEST THE CASE MR CASE TEST & ANOTHERNAME <i>(Dual Name)</i> CASE TEST & ANOTHERNAME

Hits: 1

Criminal Information

Multi-State Sex And Violent Offender

Full Name:	TEST, TEST	DOB:	
Race:	WHITE	Haircolor:	BROWN
Eyecolor:	BROWN	Weight:	280 LBS
Height (inch):	76	Status:	State Registered: IN
Address:	301 WALNUT LIBERTY , IN 47856	Case Number:	
Comments:	STATE REGISTERED: IN		
Alias Count:	2		

Offenses: 2

Offense Description:	CHILD MOLESTING [35-42-4-3]		
County or Jurisdiction:			
Case Number:		Sentence Date:	
Arrest Date:		Case Filing Date:	
Disposition:		Disposition Date:	
Statute Number:			
Offense Severity:		Comments:	

Jurisdictions Searched

Alaska Courts,Arizona Corrections,Arizona Courts,Arkansas Courts,California Court Index,Connecticut Corrections,Connecticut Courts,Connecticut Traffic Court,District of Columbia Corrections,Florida Broward County,Florida Corrections,Florida Duval County,Florida Palm Beach County,Florida Pinellas County,Florida Suwannee County,Foreign National,Georgia Bureau of Investigations,Georgia Corrections,Idaho Corrections,Illinois Archived Corrections,Illinois Cook County,Illinois Corrections,Indiana Corrections,Iowa Corrections,Kansas Corrections,Kansas Sedgwick County,Kentucky Corrections,Maine Corrections,Maryland Corrections,Michigan Corrections,Minnesota Corrections,Minnesota Courts,Mississippi Corrections,Mississippi Hinds County,Missouri Corrections,Montana Corrections,Multi-State Sex And Violent Offender,NBD Proprietary Database,Nebraska Corrections,Nevada Archived Corrections,Nevada Corrections,New Jersey Corrections,New Jersey Courts,New York Corrections,North Carolina Corrections,North Carolina Courts,Ohio Corrections,Oklahoma Corrections,Oregon Clackamas County,Oregon Columbia County,Oregon Coos County,Oregon Corrections,Oregon Deschutes County,Oregon Douglas County,Oregon Hood County,Oregon Jackson County,Oregon Josephine County,Oregon Klamath County,Oregon Lane County,Oregon Lincoln County,Oregon Linn County,Oregon Marion County,Oregon Multnomah County,Oregon Umatilla County,Oregon Washington County,Oregon Yamhill County,Pennsylvania Courts,Pennsylvania Supplemental Courts,Pennsylvania Traffic,Rhode Island Courts,South Carolina Corrections,Tennessee Corrections,Tennessee Courts,Texas Bexar County,Texas Courts,Texas Jefferson County,Texas Sex Offender Registry,Utah Corrections,Utah Courts,Virginia Courts,Virginia Fairfax Circuit Court,Virginia Fairfax County Archived District Court,Virginia Traffic Courts,Washington CLJ Courts,Washington Corrections,Washington Superior Courts,Wisconsin Corrections,Wisconsin Courts

Information contained herein is derived solely from public records, which may not be 100 percent accurate or complete. Users should consult state and federal laws, including the Fair Credit Reporting Act, before using this information in making business decisions based on the results. National Crime Search, Inc. and its affiliates are not liable from claims for damages arising from the use of this data, beyond the cost of the search(es) performed by users. Because mis-identifications may occur when trying to identify a particular person, based solely upon name and other identifiers, extreme care must be exercised in the review and use of the information available through this site. This information should not be used in legal proceedings. It is recommended that users of this database obtain the original document from the jurisdiction for the purpose of legal proceedings. The locator index 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.

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 (FCRA)

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 identify 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 pursue legal action.
- **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:
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 Bureau:	a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552 b. Federal Trade Commission: Consumer Response Center âFCRA Washington, DC 20580 (877) 382-4357
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	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>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>
3. Air carriers	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Department of Transportation 400 Seventh Street SW Washington, DC 20590</p>
4. Creditors Subject to Surface Transportation Board	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 1925 K Street NW Washington, DC 20423</p>
5. Creditors Subject to Packers and Stockyards Act	<p>Nearest Packers and Stockyards Administration area supervisor</p>
6. Small Business Investment Companies	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 406 Third Street, SW, 8th Floor Washington, DC 20416</p>
7. Brokers and Dealers	<p>Securities and Exchange Commission 100 F St NE Washington, DC 20549</p>
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA</p>

	22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center â FCRA Washington, DC 20580 (877) 382-4357