

First Advantage
P. O. Box 50467
Indianapolis, IN 46209-1002

04/15/2021

SHAWN MCCOOL
746ELKSTREET
FRANKLIN, PA 16323

Dear SHAWN MCCOOL :

Pursuant to your request, attached is a copy of your Consumer Report that was requested by:

SHEETZ STORE MEMBER
5700 6TH AVE
ALTOONA,PA,16602-1111

The results of this report are confidential and will not be distributed to any organization other than the one that originally requested it.

The report is not an indication of an acceptance or a rejection of your employment or service.

If you have any questions or concerns regarding the Consumer Report or if you do not agree with the accuracy or completeness of the information, you have the right to dispute such information with First Advantage Background Services Corp by contacting:

First Advantage, Consumer Disclosure Center
PO Box 105292
Atlanta, GA 30348
1-800-845-6004

Sincerely,
First Advantage
Enclosures: Copy of Consumer Report
Summary of Your Rights under the Fair Credit Reporting Act

Background Report

Confidential

SHAWN MICHAEL MCCOOL

XXX-XX-XXXX

CID - 191655688

SHEETZ STORE MEMBER

5700 6TH AVE

ALTOONA, PA 16602-1111

Caution to Customer: Under the terms of the service agreement, this report is delivered with the understanding that the recipient client will hold the same in strict confidence and not disclose it to third parties and furthermore is to be used only for the purpose indicated in the Client's agreement for service, i.e. employment/volunteer/or resident/tenant screening purposes. This report and information provided therein is strictly confidential as it contains personal and sensitive information of the consumer/applicant/candidate/employee and must be utilized solely for the business purposes consistent with the declared purpose in the service agreement and is not to be used by the client or third parties for any other purposes. Client agrees to abide and comply with all applicable laws in connection with this report including data privacy, data protection laws and other similar applicable regulations.

First Advantage is not the source of the data provided in this report in that the data is collected by First Advantage from third party data sources such as public records held in governmental databases or courthouses, schools, colleges, universities, company officials, or third party proprietary databases etc. Accordingly First Advantage does not warrant the accuracy of the information provided by those third parties and expressly disclaims any and all liability for any and all claimed losses, damages, expenses including attorney fees and costs incurred as a result of reliance upon the content of this report.

For US-based Clients or Clients obtaining reports on US residents: Client certifies that it has complied with the Fair Credit Reporting Act (FCRA) and that it has provided a clear disclosure in compliance with the FCRA to the consumer/applicant/candidate/employee and obtained consent and authorization from the consumer/applicant/candidate employee in order to receive this report. If the client intends to take adverse action based in whole or in part on the contents of this report, the client must provide the consumer with a copy of the report, a summary of consumers rights as prescribed by FCRA section 1681g(c)(3) and a copy of any applicable state law rights before taking any action, wait a reasonable period of time for the consumer to dispute any inaccurate information and then can take adverse action. First Advantage has provided your company with copies of the CFPB Summary of Rights for this purpose.

For California based Clients or Clients obtaining reports on California residents: In California an investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

If you are a First Advantage Please contact the First Advantage Consumer Center at:
Consumer

1-800-845-6004 Toll Free (within the U.S.)

+1 971-280-8128 Toll Number (outside the U.S.)

Or visit <http://fadv.com/our-company/contact-support.aspx> for local contact details

First Advantage Customers Please contact the CHICAGO EMPLOYMENT SERVICE CENTER at:

General Consumer Information

Consumer's Name SHAWN MICHAEL MCCOOL

Applicant ID SFAPPLICANTID_1175211

Client Name SHEETZ STORE MEMBER

Requisition ID SFREQUISITIONID_182002

The following consumer information was used in the production of this report:

Last Name, First Name, Middle Name, SSN, Date of Birth, Address

SSN XXX-XX-XXXX

Address 746ELKSTREET
FRANKLIN, PA 16323

Date of Birth XX/XXX/XXXX

Other Names

Not Provided

Information Regarding this Order:

Position Applied For

Date Ordered 14/Apr/2021 08:41:38 AM

Background Check 15/Apr/2021 01:15:26 AM **Report Last Updated** 15/Apr/2021 01:15:26 AM

Completion Date **on**

Date Report Printed 15/Apr/2021 01:15:27 AM

Prior Charges Reported by the Applicant

Charge GOT CAUGHT WITH WEED IN
SCHOOL

County VENANGO

Charge Type MISDEMEANOR

City/Municipality FRANKLIN

Charge Date 2020-08-12

State PA

Offense Date None Provided

Arrest Date None
Provided

Disposition Date None Provided

Category CONVICTION

FederalLevelConviction YES

Disposition

None Provided

Additional Charge Description

GOT CAUGHT WITH WEED IN SCHOOL

Additional Information

Label	Value
Region	REGION2
District/Location	00439
Department/Store	DS022

All timestamps represent US Eastern Time

First Advantage Background Report Summary**Consumer's Name** SHAWN MICHAEL MCCOOL**Date Ordered:** 14/Apr/2021 08:41:38 AM**Background Check** 15/Apr/2021 01:15:26 AM**Completion Date:****Score Result** 04/15/2021 - BASED ON YOUR CRITERIA, THE OVERALL CASE SCORE IS ELIGIBLE**Package Name: STORE TEAM MEMBER PACKAGE**

Package Searches Ordered	Status	Review	Score
Social Security Verification	Complete	No	
Social Security Verification	Complete	No	Eligible
First Advantage National Criminal File	Complete	No	
First Advantage National Criminal File FRANKLIN, VENANGO, PA	Complete	No	Eligible
Felony Including Misdemeanor	Complete	No	
Felony Including Misdemeanor HARRISVILLE, BUTLER, PA	Complete	No	Eligible
Felony Including Misdemeanor FRANKLIN, VENANGO, PA	Complete	No	Eligible

Additional Searches Ordered

NONE

* Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.

** Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.

*** This product has been blocked from delivery due to compliance related restrictions.

Social Security Number Validation

Note

The Social Security Number Validation is a process where the SSN is confirmed as being issued by the Social Security Administration. The Social Security Number Validation also confirms that the SSN does not belong to a deceased individual.

Valid SSN? Yes

State Issued PENNSYLVANIA

Date Issued BETWEEN 2001-2005

Reported Deceased? No

Disclaimer

The results of the Social Security Number Validation do not provide a verification that the Social Security Number belongs to the Consumer of this report.

Social Security Verification	Status: Complete
Date Completed: 14/Apr/2021	Score: Eligible
<p>The Social Security Number Verification (SSNV) matches the given SSN against consumer credit files contained in the databases of nationwide credit reporting agencies. The credit bureaus' consumer credit files contain information provided by companies with which the consumer has had financial dealings and/or public record information collected by the bureaus from the courts. The SSNV does not verify that the Social Security Administration issued a specific SSN to a consumer.</p> <p>Social Security Verification results and Remarks returned from this search are for informational purposes and should not be relied upon as a basis for determining the eligibility of a consumer for credit, insurance, employment or any other product or service, without additional review with and clarification from the consumer.</p> <p>SOCIAL SECURITY VERIFICATION NAME AND ADDRESS INFORMATION OBTAINED FROM: EXPERIAN</p>	
Customer Provided Information	
SSN XXX-XX-XXXX	DOB XX/XX/XXXX
Remarks and/or Social Security Alerts	
04/14/21: NO RECORD FOUND AT THE CREDIT BUREAU.	
Order Process History	
Date	Description
14/Apr/2021 08:42:25 AM	Search In Progress.
14/Apr/2021 08:42:26 AM	Search In Progress.
14/Apr/2021 09:09:39 AM	Record Judged.

First Advantage National Criminal File FRANKLIN, VENANGO, PA	Status: Complete
Date Completed: 14/Apr/2021	Score: Eligible
Record Source	DATABASE SEARCH
Search Results	No Record Found
Search Type	First Advantage National Criminal File Search
Date of Search	04/14/2021
Address Covered	746ELKSTREET
Address City Covered	FRANKLIN
Address County Covered	VENANGO
Address State Covered	PA
Address Zip	16323
Given Name Searched	SHAWN MICHAEL MCCOOL
Order Process History	
Date	Description
14/Apr/2021 08:42:25 AM	Record Ordered.
14/Apr/2021 08:43:41 AM	Search In Progress.
14/Apr/2021 08:43:42 AM	Record Judged.

Felony Including Misdemeanor HARRISVILLE, BUTLER, PA**Status: Complete**
Score: Eligible**Date Completed: 14/Apr/2021**

Record Source	BUTLER COURT OF COMMON PLEAS-CRIMINAL
Search Results	No Record Found
Search Type	FELONY INDEX SEARCH INCLUDE MISDEMEANORS
Date of Search	04/14/2021
Search Period	03/31/2014 - 03/31/2021
Address Covered	1557 GEORGETOWN RD
Address City Covered	HARRISVILLE
Address County Covered	BUTLER
Address State Covered	PA
Address Zip	16038
Location	BUTLER COUNTY COURTHOUSE, PO BOX 1208 BUTLER BUTLER COUNTY
Given Name Searched	SHAWN MICHAEL MCCOOL
Comments	ADMITTED OFFENSE - NO REPORTABLE RECORD FOUND

Source Status History	
Status Date	Description
14/Apr/2021 08:42:34 AM	Search in progress. Estimated completion by 04/15/2021

Order Process History	
Date	Description
14/Apr/2021 08:42:25 AM	Search In Progress.
14/Apr/2021 08:42:30 AM	Search In Progress.
14/Apr/2021 07:15:31 PM	Search In Progress.
14/Apr/2021 10:19:44 PM	Record Judged.

[Back to top](#)**Felony Including Misdemeanor FRANKLIN, VENANGO, PA****Status: Complete**
Score: Eligible**Date Completed: 15/Apr/2021**

Record Source	VENANGO COURT OF COMMON PLEAS-CRIMINAL AND CIVIL
Search Results	Record Found
Search Type	FELONY INDEX SEARCH INCLUDE MISDEMEANORS
Date of Search	04/14/2021
Search Period	03/31/2014 - 03/31/2021
Address Covered	746ELKSTREET
Address City Covered	FRANKLIN
Address County Covered	VENANGO
Address State Covered	PA
Address Zip	16323
Location	VENANGO COUNTY COURTHOUSE FRANKLIN VENANGO COUNTY
Given Name Searched	SHAWN MICHAEL MCCOOL

Full matched by the following identifiers: Last Name, First Name, Middle Name

Partial matched by the following identifiers: DOB

Case Reference #	CP61CR00003562020
Case Date	18/Jun/2020
Name on File	SHAWN MICHAEL MCCOOL
Address on File	HARRISVILLE, PA
DoB on File	XX/XX/XXXX
Charge	USE / POSSESSION OF DRUG PARAPHERNALIA
Charge Type	MISDEMEANOR
Disposition	ACCELERATED REHABILITATIVE/REHABILITATION DISPOSITION
Disposition Date	16/Mar/2021
Sentence	CONCURRENT WITH COUNT 1
Charge	MARIJUANA-SMALL AMOUNT PERSONAL USE
Charge Type	MISDEMEANOR
Disposition	ACCELERATED REHABILITATIVE/REHABILITATION DISPOSITION
Disposition Date	16/Mar/2021
Sentence	COMMUNITY SERVICE 50 HOURS; ACCELERATED REHABILITATION DISPOSITION 12 MONTHS; FINE AND COSTS 830.7
Charge	POSSESSION WEAPON ON SCHOOL PROPERTY
Charge Type	MISDEMEANOR
Disposition	ACCELERATED REHABILITATIVE/REHABILITATION DISPOSITION
Disposition Date	16/Mar/2021
Sentence	CONCURRENT WITH COUNT 1

Source Status History

Status Date	Description
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14/Apr/2021 08:42:34 AM	Search in progress. Estimated completion by 04/15/2021
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Remark

04/14/21: THIS SEARCH ALSO COVERS: FRANKLIN, VENANGO COUNTY, PA;

Order Process History

Date	Description
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14/Apr/2021 08:42:25 AM	Search In Progress.
14/Apr/2021 08:42:28 AM	Search In Progress.
14/Apr/2021 08:26:51 PM	Search In Progress.
15/Apr/2021 01:15:26 AM	Record Judged.

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 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 1-888-5-OPTOUT (1-888-567-8688).

- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **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
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 CFPB:	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552 b. Federal Trade Commission: Consumer Response Center - FCRA 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	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.O. Box 1200

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	Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street SW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20549
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 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 - FCRA Washington, DC 20580 (877) 382-4357

CREDIT REPORTING AGENCY ACT

Act of Nov. 29, 2006, P.L. 1463, No.163

CI.13

AN ACT

Providing for protection from identity theft, for security freezes, for procedures for access after imposition and removal of security freezes and for related matters.

The General Assembly of the Commonwealth of Pennsylvania hereby enacts as follows:

Section 1. Short title.

This act shall be known and may be cited as the Credit Reporting Agency Act.

Section 2. Definitions.

The following words and phrases when used in this act shall have the meanings given to them in this section unless the context clearly indicates otherwise:

"Consumer." An individual.

"Consumer report." A written, oral or other communication of any information by a consumer reporting agency bearing on a consumer's creditworthiness, credit standing or credit.

"Consumer reporting agency." Any person who, for monetary fees, dues or on a cooperative basis, regularly engages in whole or in part in the practice of assembling or evaluating consumer credit information or other information on consumers for the purpose of furnishing consumer reports to third parties.

"Security freeze." A notice placed on a consumer report, at the request of the consumer and subject to certain exceptions, that prohibits a consumer reporting agency from releasing the consumer report without the express authorization of the consumer.

Section 3. Security freeze.

(a) Request for freeze.--

(1) A consumer may elect to place a security freeze on his consumer report by providing proper identification to a consumer reporting agency. The consumer may make the request directly to a consumer reporting agency:

- (i) by certified mail using an address designated by the consumer reporting agency; or
- (ii) through a secure Internet connection if the connection is made available by the consumer reporting agency.

(2) Each consumer reporting agency covered by this act shall have a toll-free telephone number available to allow a consumer to receive information about how to request a security freeze, which the consumer must return by certified mail.

(3) A consumer reporting agency shall place a security freeze on a consumer report no later than five business days after receiving a request for the security freeze from the consumer.

(4) The following entities are not required to place a security freeze in a consumer report:

- (i) A credit reporting agency that acts only as a reseller of credit information by assembling and merging information contained in the database of another credit reporting agency or multiple credit reporting agencies and does not maintain a permanent database of credit information from which new credit reports are produced; however, a credit reporting agency acting as a reseller shall honor any security freeze placed on a credit report by another credit reporting agency.
- (ii) A check services or fraud prevention services company which issues reports on incidents of fraud or authorizations for the purpose of approving or processing negotiable instruments, electronic funds transfers or similar methods of payments.
- (iii) A deposit account information service company which issues reports regarding account closures due to fraud, substantial overdrafts, automated teller machine (ATM) abuse or similar negative information regarding a consumer to inquiring banks or other financial institutions for use only in reviewing a consumer request for a deposit account at the inquiring bank or financial institution.

(b) Effect of security.--Except as provided in subsection (e), when a security freeze is in place, information from a consumer report shall not be released to a third party without prior express authorization from the consumer. This subsection shall not prevent a consumer reporting agency from advising a third party that a security freeze is in effect with respect to a consumer report.

(c) Third-party request.--If a third party requests access to a consumer report on which a security freeze is in effect and the consumer does not allow his or her consumer report to be accessed for that specific party or for a period of time, the third party shall treat the application as incomplete.

(d) Duration of freeze.--A security freeze shall remain in place until the earlier of the date the consumer reporting agency receives a request from the consumer to remove the security freeze or until seven years from the date that the security freeze was put in place by the consumer reporting agency.

(e) Applicability of freeze.--Notwithstanding a security freeze, the following entities may receive a consumer report:

(1) A Federal, State or local government entity, including a law enforcement agency or court, or their agents or assigns.

(2) A private collection agency for the sole purpose of assisting in the collection of an existing debt of the consumer who is the subject of the consumer report requested.

(3) A person or entity or a subsidiary, affiliate or agent of that person or entity, or an assignee of a financial obligation owed by the consumer to that person or entity, or a prospective assignee of a financial obligation owed by the consumer to that person or entity in conjunction with the proposed purchase of the financial obligation, with which the consumer has or had prior to assignment an account or contract, including a demand deposit account, or to whom the consumer issued a negotiable instrument, for the purposes of reviewing the account or collecting the financial obligation owing for the account, contract or negotiable instrument. For purposes of this paragraph, "reviewing the account" includes activities related to account maintenance, monitoring, credit line increases and account upgrades and enhancements.

(4) A subsidiary, affiliate, agent, assignee or prospective assignee of a person to whom access has been granted under this section for the purposes of facilitating the extension of credit.

(5) A person, for the purposes of prescreening as provided by the Fair Credit Reporting Act (Public Law 91-508, 15 U.S.C. § 1681 et seq.).

(6) A consumer reporting agency for the purposes of providing a consumer with a copy of his own consumer report on his request.

(7) A child support enforcement agency.

(8) A consumer reporting agency that acts only as a reseller of credit information by assembling and merging information contained in the database of another consumer reporting agency or multiple consumer reporting agencies and does not maintain a permanent database of credit information from which new consumer reports are produced. However, a consumer reporting agency acting as a reseller shall honor any security freeze placed on a consumer report by another consumer reporting agency.

(9) A check services or fraud prevention services company which issues reports on incidents of fraud or authorizations for the purpose of approving or processing negotiable instruments, electronic funds transfers or similar methods of payments.

(10) A deposit account information service company which issues reports regarding account closures due to fraud, substantial overdrafts, automated teller machine (ATM) abuse or similar negative information regarding a consumer to inquiring banks or other financial institutions for use only in reviewing a consumer request for a deposit account at the inquiring bank or financial institution.

(11) Any person or entity for use in setting or adjusting a rate, issuing or underwriting a policy, adjusting a claim or servicing a policy for underwriting for property and casualty insurance purposes.

(12) A person or entity administering a credit file monitoring subscription service or similar service to which the consumer has subscribed.

Section 4. Consumer reporting agency.

The consumer reporting agency shall, no later than ten business days after the date the agency receives a request from a consumer for a security freeze, send the consumer a written confirmation that provides the consumer with a unique personal identification number or password to be used by the consumer when providing authorization for the access to his consumer report for a specific period of time or for a specific third party or removing the security freeze. In addition, the consumer reporting agency shall simultaneously provide to the consumer in writing notification of the process of removing a security freeze and the process of temporarily lifting a security freeze and the process for allowing access to information from the consumer report for a specific party or for a specific period while the security freeze is in effect.

Section 5. Personal identification.

A consumer may request in writing a replacement personal identification number or password. The request must comply with the requirements for requesting a security freeze under section 3. The consumer reporting agency shall, no later than ten business days after the date the agency receives the request for a replacement personal identification number or password, provide the consumer with a new, unique personal identification number or password to be used by the consumer instead of the number or password that was provided under section 4.

Section 6. Notification of freeze.

A consumer reporting agency shall notify a person who requests a consumer report if a security freeze is in effect for the consumer report requested.

Section 7. Temporary access or removal of security freeze.

(a) Request.--If the consumer wishes to allow his consumer report to be accessed for a specific period of time or by a specific third party while a security freeze is in place or to remove a security freeze, he shall be

able to contact the consumer reporting agency by certified mail or by a toll-free telephone number which shall be provided by the consumer reporting agency and may be able to contact the consumer reporting agency through a secure Internet connection which may be established by the consumer reporting agency and request that the security freeze be temporarily lifted or removed and provide all of the following:

- (1) Proper identification.
- (2) The unique personal identification number or password provided by the consumer reporting agency pursuant to this act.
- (3) One of the following:
 - (i) The proper information regarding the time period for which the consumer report shall be available to any person.
 - (ii) The proper information regarding the third party who is to receive the consumer report.
 - (iii) A request that the security freeze be removed.

(b) Agency requirement-- A consumer reporting agency that receives a request from a consumer pursuant to subsection (a) shall comply with the request no later than three business days after receiving the request.

(c) Removal of security freeze.-- A consumer reporting agency shall temporarily lift or remove a security freeze placed on a consumer report only in the following cases:

- (1) Upon the consumer's request as provided for in this section.
- (2) If the consumer report was frozen due to a material misrepresentation of fact by the consumer or other person. If a consumer reporting agency intends to remove a freeze upon a consumer report pursuant to this paragraph, the consumer reporting agency shall notify the consumer in writing prior to removing the freeze on the consumer report.

Section 8. Secure procedures.

In addition to the requirements of this act, a consumer reporting agency may develop secure procedures, including, but not limited to, the use of the telephone, facsimile, Internet or other electronic media, to receive and process a request from a consumer to place a security freeze, temporarily lift a security freeze or remove a security freeze on a consumer report pursuant to this act in an expedited manner.

Section 9. Fees.

(a) General rule.--A consumer reporting agency may impose a reasonable charge on a consumer for initially placing a security freeze on a consumer report. The amount of the charge may not exceed \$10. The charge to temporarily lift the security freeze may not exceed \$10 per request. At no time shall the consumer be charged for removing the freeze.

(b) Exceptions.--

- (1) A consumer will not be charged by a consumer reporting agency for placing a security freeze or temporarily lifting a security freeze if the consumer is a victim of identity theft and provides, or has provided, the consumer reporting agency with a copy of a police report.
- (2) A consumer will not be charged by a consumer reporting agency for placing a security freeze if the consumer is 65 years of age or older.

(c) Confirmation required.--If a security freeze is in place, a consumer reporting agency shall not change any of the following information regarding a consumer without sending a written confirmation of the change to the consumer within 30 days of the change being posted:

- (1) Name.
- (2) Date of birth.
- (3) Social Security number.
- (4) Address.

Written confirmation is not required for technical modifications of a consumer's official information, including name and street abbreviations, complete spellings or transposition of numbers or letters. In the case of an address change, the written confirmation shall be sent to both the new address and to the former address.

Section 10. Civil relief.

A violation of this act shall be deemed to be an unfair or deceptive act or practice in violation of the act of December 17, 1968 (P.L.1224, No.387), known as the Unfair Trade Practices and Consumer Protection

Law. The Office of Attorney General shall have exclusive authority to bring an action under the Unfair Trade Practices and Consumer Protection Law for a violation of this act.

Section 11. Effective date.

This act shall take effect January 1, 2007.