

INFORMATION DIRECT, INC.

1061 Melrose ST C, Placentia, CA 92870 | (800) 707-2450 | info@informationdirect.us

SERVICE AGREEMENT

The undersigned User and Information Direct, Inc. hereby agree to the following:

1. Access to Consumer Reports

User has access to consumer reports as defined by the Fair Credit Reporting Act (FCRA), including employment screening, tenant screening, financial transactions, and insurance underwriting.

2. Requesting Reports

User agrees that a consumer report for employment purposes will not be requested unless: (A) Clear written disclosure has been provided in a standalone document; (B) Written consumer authorization has been obtained; (C) For Investigative Consumer Reports, written notification is provided within 3 business days. Consumer Summary of Rights must be in FTC-approved format.

3. Adverse Action Requirements

Before adverse action, User will provide: (A) Copy of the Consumer Report; (B) Copy of Summary of Consumer Rights (FTC format); (C) Written notification containing Information Direct's name, address, phone, and consumer's right to a free copy within 60 days and right to dispute.

4. Ongoing Obligations

This procedure must be repeated before future reports on the same individual are requested.

5. Confidentiality

User will hold report contents in strict confidence and use information only for authorized purposes.

6. Penalties

Non-compliance may result in state/federal enforcement actions and private lawsuits (FCRA Sec. 606, 617, 621). Obtaining reports under false pretenses is a criminal offense (Sec. 619).

USER / RESPONSIBLE PARTY

Name: _____ Title: _____

Signature: _____ Date: ____/____/____

Company: _____ Phone: _____

Address: _____

Credit Card: [] Visa [] Mastercard Card #: _____ Exp: _____

Email for results: _____ Fax: _____

Information Direct, Inc. | Phone: (800) 707-2450 | Fax: (800) 707-2449 | info@informationdirect.us