

ACCURATE INFORMATION SYSTEMS, INC.

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Membership Application

Date of Application: _____

Important: All information must be completed in its entirety. Please print clearly and legibly to ensure accurate and timely processing.

General Company Information

Company Name: _____ Years in Business _____ yrs _____ mos.

Type of Ownership (indicate one): Partnership Sole Proprietor Nonprofit Corporation LLC

Do you have any other company name(s) or dba? Yes No **If Yes, please list:** _____

If you are a sole proprietor please furnish your social security number: _____

Tax ID #: _____

Do you have a website? If so please provide the web address: _____

Physical Street Address (no P.O. box numbers, please): _____

City: _____ State: _____ ZIP: _____ How Long? _____ yrs _____ mos.

Phone: () _____ Fax: () _____ Is this a residential address? Yes No

Previous Address: _____

City: _____ State: _____ ZIP: _____ How Long? _____ yrs _____ mos.

Do you own or lease the building in which you are located? (please check one) Own Lease

Affiliated or Parent Company Information

*** Do you have any branch offices located in the state of California?** Yes No

Affiliated or Parent Company Name: _____

Contact Name: _____ Title: _____

Address: _____ Phone: () _____

City: _____ State: _____ ZIP: _____

BUSINESS INFO:

(Please tell us about your company.)

Type of Business: _____ Do you need a Purchase Order? Yes No PO# _____Do you have an Investigation License? Yes No If Yes, please provide a copy with this application.

Estimated # of Credit Reports you will access monthly: _____

How will you access the Credit Reports? Personal Computer Credit Terminal CPU-CPU Phone/FaxDo you already have a credit reporting software package? Yes No If Yes, what is the name? _____Does your company qualify for sales tax exemptions? Yes No If Yes, please provide proof.

The following applies to consumer credit products (i.e. Consumer Credit Reports, Business Owners Profile, and Small Business Intelliscore):

I have read and understand the "FCRA Requirements" notice and "Access Security Requirements" and will take all reasonable measures to enforce them within my facility. I certify that I will use the Trans Union product information for no other purpose other than what is stated in the Permissible Purpose/Appropriate Use section on this application and for the type of business listed on this application. I will not resell the report to any third party. I understand that if my system is used improperly by company personnel, or if my access codes are made available to any unauthorized personnel due to carelessness on the part of any employee of my company, I may be held responsible for financial losses, fees, or monetary charges that may be incurred and that my access privilege may be terminated.

Company Name_____
Type or Print Name of Owner or Officer_____
Title**X** _____
Authorized Signature_____
Date

E-mail address for results and/or Status report: _____

Requirements for End Users

End User must enter into a Service Agreement. Each user must disclose the nature of its business, certify the permissible purpose for which TransUnion Data will be obtained, where applicable, and agree that TransUnion Data will be obtained for no purpose other than the certified permissible purpose.

1. End User is a _____ and has a permissible purpose for obtaining consumer reports in accordance with the Fair Credit Reporting Act (15 U.S.C. §1681 et seq.) including, without limitation, all amendments thereto ("FCRA"). The End User certifies its permissible purpose as:

In connection with a credit transaction involving the consumer on whom the information is to be furnished and involving the extension of credit to, or review or collection of an account of the consumer; or

In connection with the underwriting of insurance involving the consumer or review of existing policy holders for insurance underwriting purposes, or in connection with an insurance claim where written permission of the consumer has been obtained; or

In connection with a tenant screening application involving the consumer; or

In accordance with the written instructions of the consumer; or

For a legitimate business need in connection with a business transaction that is initiated by the consumer; or

As a potential investor, servicer or current insurer in connection with a valuation of, or assessment of, the credit or prepayment risks.

2. End User certifies that End User shall use the consumer reports: (a) solely for the Subscriber's certified use(s); and (b) solely for End User's exclusive one-time use. End User shall not request, obtain or use consumer reports for any other purpose including, but not limited to, for the purpose of selling, leasing, renting or otherwise providing information obtained under this Agreement to any other party, whether alone, in conjunction with End User's own data, or otherwise in any service which is derived from the consumer reports. The consumer reports shall be requested by, and disclosed by End User only to End User's designated and authorized employees having a need to know and only to the extent necessary to enable End User to use the Consumer Reports in accordance with this Agreement. End User shall ensure that such designated and authorized employees shall not attempt to obtain any Consumer Reports on themselves, associates, or any other person except in the exercise of their official duties.

3. End User will maintain copies of all written authorizations for a minimum of five (5) years from the date of inquiry.
Initial _____

4. THE FCRA PROVIDES THAT ANY PERSON WHO KNOWINGLY AND WILLFULLY OBTAINS INFORMATION ON A CONSUMER FROM A CONSUMER REPORTING AGENCY UNDER FALSE PRETENSES SHALL BE FINED UNDER TITLE 18 OF THE UNITED STATES CODE OR IMPRISONED NOT MORE THAN TWO YEARS, OR BOTH.

5. End User shall use each Consumer Report only for a one-time use and shall hold the report in strict confidence, and not disclose it to any third parties; provided, however, that End User may, but is not required to, disclose the report to the subject of the report only in connection with an adverse action based on the report. Moreover, unless otherwise explicitly authorized in an agreement between A.I.S and its End User for scores obtained from TransUnion, or as explicitly otherwise authorized in advance and in writing by TransUnion through AIS, end user shall not disclose to consumers or any third party, any or all such scores provided under such agreement, unless clearly required by law.

6. With just cause, such as violation of the terms of the End User's contract or a legal requirement, or a material change in existing legal requirements that adversely affects the End User's agreement, AIS may, upon its election, discontinue serving the End User and cancel the agreement immediately.

Initial _____

Date: _____

Agreement Between A.I.S and End User for Consumer Reports for Employment Purposes

1. End User is a _____ and has a need for consumer credit information in connection with the evaluation of individuals for employment, promotion, reassignment or retention as an employee ("Consumer Report for Employment Purposes").

2. End User shall request Consumer Report for Employment Purposes pursuant to procedures prescribed by AIS from time to time only when it is considering the individual inquired upon for employment, promotion, reassignment or retention as an employee, and for no other purpose.

3. End User certifies that it will not request a Consumer Report for Employment Purposes unless:
 - a. A clear and conspicuous disclosure is first made in writing to the consumer by End User before the report is obtained, in a document that consists solely of the disclosure that a consumer report may be obtained for employment purposes;
 - b. The consumer has authorized in writing the procurement of the report; and
 - c. Information from the Consumer Report for Employment Purposes will not be used in violation of any applicable federal or state equal employment opportunity law or regulation.

4. End User further certifies that before taking adverse action in whole or in part based on the Consumer Report for Employment Purposes, it will provide the consumer with:
 - a. A copy of the Consumer Report for Employment Purposes; and
 - b. A copy of the consumer's rights, in the format approved by the Federal Trade Commission.

5. End User shall use the Consumer Report for Employment Purposes only for a one-time use, and shall hold the report in strict confidence, and not disclose it to any third parties that are not involved in the employment decision.

6. End User will maintain copies of all written authorizations for a minimum of five (5) years from the date of inquiry.

7. With just cause, such as violation of the terms of End User's contract or a legal requirement, or a material change in existing legal requirements that adversely affects End User's Agreement, Reseller may, upon its election, discontinue serving the End User and cancel the agreement immediately.

NOTE: The Consumer Report for Employment Purposes may contain account numbers for individual tradelines, which are only to be used for matching and merging combined files by the AIS when creating Merged Reports. These account numbers are not to be passed on to an End User under any circumstance.

End User Name:

Signed:

Print Name:

Date: