



National Screening Bureau

920 N Tyler, Suite 302

Wichita, KS 67212

(316) 263-4400

(316) 223-1094 Fax

Dear Applicant:

Thank you for your interest in membership with National Screening Bureau.

As you know, the Federal Fair Credit Reporting Act (FCRA) strictly regulates access to consumer credit reports. For this reason we require specific information in order to process your request for membership.

- A completed membership application, with trade references
- The Service agreement completed
- A letter of intent on your letterhead which include: the nature of your business, the intended use for the service, your anticipated monthly volume and if your usage will be local, regional or national.
- If for Tenant Screening – Exhibit “A”
- If for Employment Screening – Exhibit “B”
- Bank authorization
- An on site inspection (to be ordered by NATSB, cost varies by geography)
 - Not applicable if you are a: Publicly held company , Tax Exempt or with a SBA program
 - If your place of business changes a new inspection must be performed within 60 days
 - If you are operating from a home office
 - The site inspection must confirm physical separation of the business from the living quarters
 - Your business must be listed in the appropriate category of a reputable, public, business telephone directory or a national or state trade association.
 - Please list name of association _____
- If you are a Sole Proprietor, LLC or LLP please complete the Credit release authorization and attach a readable copy of a government issued photo id.

Once you have completed the necessary forms please fax them to us at 316-223-1094 and we will process your application as quickly as possible.

Thank you and we look forward to serving you.

National Screening Bureau

316-263-4400



NATIONAL SCREENING BUREAU

920 N. Tyler, Suite 302
Wichita, KS 67212
(316) 263-4400 1-877-263-4405
(316) 223-1094 Fax

Membership Application

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

General Company Information

Company Name: _____ Years in Business: _____ yrs. _____ mos.
DBA (if applicable): _____ Web Address: _____
Type of Ownership: () Partnership () Sole Owner, LLC or LLP () Nonprofit () Corporation **EIN or SSN:** _____
Physical Street Address (*no PO Box numbers please*): _____
City: _____ State: _____ Zip: _____ Website: _____
Phone: _____ Fax: _____ Email: _____

(If less than 3 years at current address)

Previous Address: _____
City: _____ State: _____ Zip: _____ How long? _____ yrs. _____ mos.

Permissible Purpose Information (*Application will not be processed unless this information is provided*)

Type of business: _____
Describe the specific purpose for which credit information will be used _____
Number of Employees _____ Number of Units _____ (for tenant screening)

Trade References

Company Name: _____ Phone: (____) _____
Address: _____ Fax: (____) _____
City: _____ State: _____ Zip: _____
Company Name: _____ Phone: (____) _____
Address: _____ Fax: (____) _____
City: _____ State: _____ Zip: _____

Billing Information

Contact Name: _____ Phone: (____) _____ Fax: (____) _____
Address: _____ Email: _____
City: _____ State: _____ Zip: _____

I have read and understand the "FCRA Requirements" notice will take all reasonable measures to enforce them within my facility. I certify that I will use the credit reports for no other purpose other than what is stated in the Permissible Purpose section on this application. I will not sell the report to any consumer directly or indirectly. 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 on 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.

This information is submitted for the sole purpose of establishing service with National Screening Bureau, LLC. I hereby certify that the information is true, and that I have read and agree to the "Terms for Customer Agreement". All replications of this Membership Application shall be deemed an original.

Print Name / Title

X _____
Authorized Signature Date



EMPLOYMENT & TENANT SCREENING SERVICE AGREEMENT

The undersigned ("Subscriber"), desires to receive consumer report information from National Screening Bureau, LLC ("NATSB"), a Consumer Reporting Agency ("CRA"). The Subscriber hereby authorizes NATSB to conduct employment or tenant screening on its behalf. Subscriber agrees that all consumer information will be submitted to NATSB and received by the Subscriber pursuant to the following understandings and conditions:

NATSB AGREES TO:

1. Comply with all applicable laws to the making of reports for employment purposes and in the preparation and transmission of reports as defined in the Fair Credit Reporting Act ("FCRA").
2. Follow reasonable procedures to assure maximum possible accuracy of the information reported, subject to Paragraph 6 below.
3. *Re-verify at no cost* any disputed report when either the User or the subject makes a request in accordance with applicable law. NATSB's response shall be made in writing and delivered in a timely manner. Provide all information to the consumer as required by the FCRA.
4. Maintain confidentiality of its data acquisition and verification methodology.

SUBSCRIBER CERTIFIES AND AGREES TO:

5. Will keep all reports, whether oral or written, strictly confidential and, except as required by law, reveal no information from reports to any person except the person reported on or a person whose duty requires him to participate in the decision for the transaction for which the report was ordered. Subscriber will hold NATSB and its affiliated companies, and the officers, agents, employees, and independent contractors of NATSB and its affiliates harmless on account of any expense or damage resulting from the publishing by the Subscriber, or employees or agents of the Subscriber, of report information contrary to the above conditions.
6. Recognizes that information in reports is secured from and processed by fallible sources (human and otherwise) and that for the fee charged NATSB *cannot be either an insurer or a guarantor* of the accuracy or the depth of the information reported; releases NATSB and its affiliated companies and the officers, agents, employees, and independent contractors of NATSB and its affiliated companies from liability for any negligence in connection with erroneous information received from third parties.
7. Subscriber agrees to perform its obligations as a user of Screening Reports under the FCRA and any applicable state law.
<http://www.ftc.gov/os/statutes/fcra.htm>
8. Ensure that only Subscriber's designated representatives will request reports and *forbid employees from obtaining reports on themselves*, associates or any other person except in the exercise of their official duties.
9. Assume responsibility for the final verification of the applicant's identity.
10. Base employment decisions or any actions on the Subscriber's lawful policies and procedures and recognize that *NATSB employees are not allowed to render any legal opinions* regarding information contained in a consumer report.
11. Recognize that, in order to remain in compliance with laws and regulations governing consumer reporting agencies NATSB may make modifications to this agreement from time to time. These modifications may be mailed to the Subscriber and the Subscriber's use of NATSB's services after the date specified in the communication will be construed as your agreement and implied consent to these modifications.

THE FOLLOWING CERTIFICATIONS ARE REQUIRED BY CONGRESS:

Subscriber certifies that:

12. Consumer Reports, as defined in by the Fair Credit Reporting Act, will be ordered only when intended to be used as a factor in establishing a consumer's eligibility for employment purposes, which term includes initial employment, promotion, reassignment or retention as an employee, for security clearance purposes, or otherwise in connection with a legitimate business transaction involving the consumer.
13. With regard to such Consumer Reports for **employment purposes**:
 - (a). *The consumer must authorize in writing the procurement of the Consumer Report by the Customer.* The authorization must be procured in a document that consists solely of this disclosure
 - (b). Information from the Consumer Report may not be used in violation of any applicable Federal or State equal employment opportunity law or regulation.
 - (c). *Before taking any adverse action based in whole or in part on the Consumer Report, the person intending to take such adverse action shall provide to the consumer to whom the report relates:*
 - (i) A copy of the report; and,
 - (ii) A description in writing of the "Summary of Rights". <http://www.ftc.gov/bcp/online/edcams/fcra/summary.htm>
14. With regard to Investigative Consumer Reports, such as **Tenant Reports**; Subscriber certifies that:
 - (a). The Customer will clearly and accurately disclose to the consumer that an Investigative Consumer Report including information as to his character, general reputation, personal characteristics, and mode of living, whichever are applicable, may be made, and such disclosure will include a statement informing the consumer of his right to request the additional disclosures.

MOTOR VEHICLE RECORDS:

15. The Subscriber certifies that all of the information obtained *is to be used for employment purposes* and, with respect to any Applicant, Subscriber agrees that it:
 - (a) Shall use the MVR only for "employment purposes" as contemplated by the FCRA and any applicable state law;
 - (b) Is qualified to do business and validly holds all licenses required to operate Subscriber's business in all states where Subscriber conducts business and/or has employees;
 - (c) Will comply with the provisions of the Driver's Privacy Protection Act found at 18 U.S.C. Section 2721 et seq. ("DPPA"); and the Commercial Motor Vehicle Safety Act of 1986 (49 U.S.C. App. 2710 et seq.);
 - (d) Will comply with all applicable federal and state laws related to the use and review of MVRs;
 - (e) Will execute and deliver all forms requested by NATSB in connection with the delivery of any MVR;
 - (f) Will not use the MVR to build its own database or copy or otherwise reproduce the MVR except in connection with the review of the Applicant; and
 - (g) Will not sell, distribute or disseminate the MVR, in whole or in part, to any third party and shall use the MVR solely as an end Subscriber.

CREDIT REPORTS, INTERNET ACCESS and SECURITY

16. Subscriber will:

- (a). Subscriber certifies that the consumer credit reports *will only be obtained for the following specific permissible purposes* and for no other purposes:
 - (i) for *employment* purposes
 - (ii) In connection with a *tenant screen* application involving the consumer.
- (b). *Maintain records authorizing consumers consent for background check for three (3) years.* These records (or copies thereof) must be made available to NATSB personnel on request.
- (c). Inform all trained operators and other employees of Subscriber's FCRA and other obligations with respect to the request for and use of consumer reports;
 - (i) ensure employees will not obtain consumer reports, information, or other information services for personal reasons or provide them to any third party; and
 - (ii) Take all necessary measures to prevent unauthorized use other than the trained operators for permissible purposes.
 - (iii) Subscriber will inform users and other employees with a need to know that *unauthorized requests for consumer reports may subject them to civil and criminal liability under the FCRA.* NATSB may audit Subscriber at any time to ensure Subscriber is obtaining authorization from consumer and may terminate Subscriber privileges at any time if NATSB reasonably believes that the Subscriber has violated this section or the FCRA.
 - (iv) NATSB will not be responsible for transmission distortion, interruptions or failures of the internet or any other information service. Subscriber will indemnify and hold harmless NATSB from and against any direct and actual loss, cost, liability, and expense (including reasonable attorney's fees) resulting from (i) Subscriber's failure to abide by, or its employees' or agents' violation of this section; or (ii) any unauthorized requests for consumer reports, information or any information service using Subscriber's number and access codes provided by NATSB, unless Subscriber can demonstrate with a preponderance of evidence that the Subscriber complied with the requirements of this section or otherwise acted reasonably to try to prevent the unauthorized access.

THE NATSB-ISSUED SUBSCRIBER CODES AND PASSWORDS MUST BE PROTECTED FROM UNAUTHORIZED USE. NATSB ISSUED SUBSCRIBER PASSWORDS MUST BE CHANGED IF THERE HAS BEEN ANY ACTUAL OR SUSPECTED COMPROMISE OR MISUSE OF THE PASSWORDS.

INDEMNIFICATION:

- 17. Subscriber shall indemnify, defend and hold NATSB harmless from and against any and all claims, demands, costs, expenses and liabilities of any kind or nature whatsoever, including, without limitation, reasonable attorneys' fees and costs, which may be incurred by NATSB based upon the illegal or wrongful use by Subscriber of the Screening Report or upon the negligence or intentional wrongdoing by Subscriber in connection with the use of the Screening Report.
- 18. NATSB shall indemnify, defend and hold Subscriber harmless from and against any and all claims, demands, costs, expenses and liabilities of any kind or nature whatsoever, including, without limitation, reasonable attorneys' fees and costs, which may be incurred by Subscriber based upon the negligence or intentional wrongdoing by NATSB in obtaining and transmitting the Screening Report.

TERMS OF SALE

- 19. Subscriber agrees that they will pay all bills for services according to NATSB's rate schedule in effect at the time such services are rendered, within ten days from date of invoice, and a one and one half percent (1-1/2%) per month finance charge for payments made past that date. Such nonpayment may result in the termination of Subscriber's access privileges and suspension of NATSB's obligation to perform any further services. Services. Any payments, by check or other means, returned to NATSB for any reason are subject to a \$30.00 service charge. Subscriber shall be responsible for all costs of collection including reasonable attorney fees and court costs.

GOVERNING LAW

- 20. All legal disputes arising as a result of with respect to this Agreement or Terms Of Sale will be governed and settled by the laws of the State of Kansas and the Subscriber agrees the jurisdiction and venue shall rest exclusively within Sedgwick County. Subscriber hereby waives their right to a jury trial.

ENTIRE AGREEMENT

- 21. This Agreement contains the entire agreement of the parties. Parties understand and agree that this Agreement constitutes all conditions of service and reporting and applies to all reports made by NATSB and affiliated companies to Subscriber at all branch offices. This Agreement supersedes any prior written or oral agreements between the parties and there are no other promises or conditions in any other agreement whether oral or written concerning the subject matter of this Agreement. No changes in these conditions may be made except by mutual consent in writing of an officer of Subscriber and an officer of NATSB. A facsimile copy of this executed Agreement will have the same effect as if were the original Agreement. The person(s) signing below represents and warrants that he or she has the necessary authority to bind the Subscriber set forth below. The parties have caused their duly authorized representative(s) to execute this Agreement as of this date below.

Effective Date: This Agreement is effective beginning on _____, 200____ (the "Effective Date").

IN WITNESS WHEREOF, the parties authorized representatives have executed this Agreement on the date indicated above.

National Screening Bureau, LLC

A Kansas company

(Company Name - Subscriber)
A (list state)_____ corporation

By: _____
Todd Sutcliffe, President

Address: _____

Address: 920 N Tyler, Suite 302
Wichita, KS 67212
(316) 263-4400
(316) 223-1094 Fax

Name / Title: _____

Signature: _____

Sales Assoc: _____

Complete this form if you will be performing
Tenant screening utilizing Credit Reports

**Tenant Screening
Exhibit A**

1. Reseller has access to consumer reports from one or more consumer credit reporting agencies.
2. Subscriber is a _____ and has a permissible purpose for obtaining consumer reports, as defined by Section 604 of the Federal Fair Credit Reporting Act (15 USC 1681b) as amended by the Consumer Credit Reporting Reform Act of 1996, hereinafter called "FCRA." The subscriber certifies their 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
 - X In connection with a tenant screen 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.
3. Subscriber certifies that it will request consumer reports pursuant to procedures prescribed by Reseller from time to time only for the permissible purpose certified above, and will use the reports obtained for no other purpose.
4. Subscriber will maintain copies of all written authorizations for a minimum of three (3) years from the date of inquiry.
5. **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, OR IMPRISONED NOT MORE THAN TWO YEARS, OR BOTH.**
6. Subscriber shall use each consumer report only for a one-time use and shall hold the report in strict confidence, and not to disclose it to any third parties; provided, however, that Subscriber 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 explicitly authorized in this Agreement or in a separate agreement, between Reseller and Subscriber, for scores obtained from Trans Union LLC, or as explicitly otherwise authorized in advance and in writing by Trans Union LLC through Reseller, Subscriber shall not disclose to consumers or any third party, any nor all such scores provided under this Agreement, unless clearly required by law.
7. With just cause, such as delinquency or violation of the terms of this contract or a legal requirement, or a material change in existing legal requirements which adversely affects this Agreement, Reseller may, upon its election, discontinue serving the Subscriber and cancel this Agreement immediately.

Company Name

National Screening Bureau, LLC

Signature Title

Signature Title

Date

Date

Employment Credit Reports Exhibit B

1. Reseller has access to consumer reports from one or more consumer credit reporting agencies.
2. Subscriber 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").
3. Subscriber shall request Consumer Report for Employment Purposes pursuant to procedures prescribed by Reseller 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.
4. Subscriber 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 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.
5. Subscriber 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:
 - 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 FTC, which notice shall be supplied to Subscriber by Reseller.
6. Subscriber agrees that it shall use Consumer Report for Employment Purposes only for a one-time use, and to hold the report in strict confidence, and not to disclose it to any third parties not involved in the current employment decision.
7. Subscriber will maintain copies of all written authorizations for a minimum of three (3) years from the date of inquiry.
8. With just cause, such as delinquency or violation of the terms of this contract or a legal requirement, Reseller may, upon its election, discontinue serving the Subscriber and cancel this Agreement immediately.

Company Name

National Screening Bureau, LLC

Signature

Title

Signature

Title

Date

Date

Bank Authorization

I give **National Screening Bureau, LLC** permission to request business checking account information on the above account and hereby authorize the Bank Reference to release information to the Bureau as part of their membership due diligence process.

Signature _____

Date _____

Customer Name _____

Address _____

Name of Bank _____ Address _____

Bank Phone Number _____

Business Checking Account Information:

Name of Account _____ Routing Number _____ Account Number _____

Bank Verification Information:

Date Account Opened _____

Customer's nature of business _____

Average daily balance _____

Verified by _____

Date _____

(After completion of verification please fax back to our secure fax at 316-223-1094.)

Authorization and Disclosure

As part of the application process for access to credit reports for _____ ("company/customer name"), I understand that National Screening Bureau and/or its agents may conduct an investigation of my personal information. The investigation might include, but is not limited to criminal history records (from state, federal and other agencies) and credit history.

I authorize without reservation the full release of these records.

In addition, I release and discharge National Screening Bureau, and all of its agents and associates, any expenses, losses, damages, liabilities, or any other charges or complaints for the investigative process.

Signature: _____ **Date:** _____

The following must be filled out completely for your application to be considered.

< Please Print >

Last Name		First Name			Middle Name	Other Names Used
Home Address		City			State	Zip
Previous Address		City			State	Zip
Phone #	Sex	Date of Birth			Social Security #	Drivers License #
	M F	MM	DD	YYYY		
*NOTE: Date of birth, sex, and race are being requested only for purposes of identification in obtaining accurate retrieval					Race	State Drivers License was issued in: