

FCRA Acknowledgement

Federal Fair Credit Reporting Act (FCRA – Public Law 91-508)

Although this amendment to the Consumer Credit Protection Act primarily regulates the operations of consumer reporting agencies, it also affects you, our subscriber. We require that you and your employees become familiar with the following sections:

§604 Permissible Purpose of Reports

§607 Obligations of Resellers

§615 Requirements on Users of Consumer Reports

§619 Obtaining Information Under False Pretenses

§623 Responsibilities of Furnishers and Obligations of Users of Consumer Reports

All five (5) sections are of direct consequence to users who obtain reports on consumers.

Priority Research strongly endorses the letter and spirit of the Federal Fair Credit Reporting Act. We believe that this law and similar state laws recognize and preserve the delicate balance between the right of the consumer and the legitimate needs of commerce.

In addition to the Federal Fair Credit Reporting Act, other federal and state laws addressing such topics as computer crime and unauthorized access to protect databases have also been enacted. As a prospective user of consumer reports, we require that you and your staff become full familiar with all relevant federal statutes of the states in which you operate.

Please confirm your receipt of this notice by signing and returning a copy of the FCRA Acknowledgement.

Print Name

Title

Signature

Date

Organization Name

Please refer to the Federal Trade Commission's website @ www.ftc.gov for the entire text of the Fair Credit Reporting Act.