



Frequently Asked Questions About Your ChoicePoint Full File Disclosure

1. What are ChoicePoint consumer files?

ChoicePoint consumer files contain a compilation of various information about individuals that we maintain in our consumer reporting databases. This information is used to create consumer reports for employment screening, resident screening, insurance underwriting and volunteer background checks.

2. What is a ChoicePoint Full File Disclosure?

A ChoicePoint Full File Disclosure is made at the request of the consumer (or his/her authorized representative) and includes the consumer's consumer file and a Public Records Search. The Public Record Search contains information available in county, state or federal public records such as real estate transaction and ownership data, lien, judgment and bankruptcy records, professional license information and historical addresses.

3. What information will I receive in my ChoicePoint Full File Disclosure?

The following is a description of the information that will be included in the ChoicePoint Full File Disclosure packet that you receive:

- Two C.L.U.E.[®] (Comprehensive Loss Underwriting Exchange) reports (one for personal auto insurance and one for personal property/homeowner's insurance), each of which summarizes insurance loss history information about you provided to ChoicePoint by participating insurance companies. This information is used when you apply for auto or homeowners insurance coverage. Also included will be a "How To Read" guide, which explains the information in the report.
- Two Current Carrier[®] reports (one for personal auto insurance and one for personal property/homeowners insurance), each of which provides summaries of your historical personal automobile or homeowner coverage that has been reported to us by contributing insurance companies. This information is used to confirm that you currently have personal auto and/or homeowner's insurance coverage as well as indicate any gaps in insurance coverage. Also included will be a "How To Read" guide, which explains the information in the report.
- A pre-employment background check. You will receive this report only if you have applied for a position with a company that used ChoicePoint to create a background report as part of the hiring process. This report may also include your personal credit information and/or your state driving record if the employer requested this information as part of the background check. This information is used in the hiring process.
- A copy of an Esteem[®] report, which lists circumstances in which you have admitted to, or have been convicted of, theft while visiting or working at a retail company. This information is used by certain retail companies in their hiring process.

- A copy of a ScreenNow[®] report, which displays the results of a national criminal records search of your name and personal information. This information is used in the hiring and volunteer application process.
- A copy of a Resident Data[®] resident history report, which includes your personal credit information as well as a search of criminal records. As part of the report, your name is also checked against a national eviction file. This information is used by many apartment communities in resident screening. You will only receive a Resident Data report if you have applied for residence with a company that used ChoicePoint to create a background report about you as part of the resident screening process.
- A Public Records Search that shows government records and public information about you such as real estate ownership records, bankruptcies, professional licenses and historical addresses that ChoicePoint maintains or has access to. This information is used by companies as part of an effort to verify the assets, addresses, identity and credentials of a person as part of an account set-up process or anti-fraud tool. Government agencies also use this information as part of an investigation of a known or suspected crime.

4. Is there a cost to me for receiving my ChoicePoint Full File Disclosure?

No. ChoicePoint offers consumers their Full File Disclosure free of charge once per year. Charges may apply for additional requests.

5. Can I receive my ChoicePoint Full File Disclosure by fax or e-mail?

At present, ChoicePoint Full File Disclosure results are available to consumers only by mail. Since the information that comprises the file is obtained from numerous sources within ChoicePoint, and due to the volume of information provided, coordination and mailing of hard-copy documents is the most secure and efficient way to make the information available to consumers. We are working to automate this process in the future.

6. Is ChoicePoint a credit reporting agency, similar to Equifax, Experian or TransUnion? Does ChoicePoint create credit reports?

ChoicePoint is not a credit reporting agency and does not create credit reports. We are a reseller of credit information that is compiled and maintained by the three national credit reporting agencies mentioned above. With respect to your Full File Disclosure, we will provide personal credit information obtained from Equifax, Experian or TransUnion as part of an employment history report or Resident Data report if it was received by the company where you applied for a job or an apartment lease.

7. Does ChoicePoint collect or maintain other information about me, such as healthcare or medical reports, financial records, etc.?

ChoicePoint maintains no healthcare or medical information about you, no banking records, nor any information about the goods and services you purchase with credit cards.

8. What do you do with the information that makes up the ChoicePoint Full File Disclosure?

ChoicePoint is a consumer reporting agency that provides reports to businesses and government for employment screening, volunteer screening and insurance underwriting. Our role in this process is to compile the appropriate information based on the request, create the reports and forward them to the inquiring company or government agency.

9. Is it legal to provide the information in my ChoicePoint Full File Disclosure to companies and government?

ChoicePoint operates pursuant to various state and federal laws, which allow us to collect and disseminate information for insurance underwriting and other permissible purposes. The reports we provide through our consumer reporting business are called consumer reports, and are governed by the federal Fair Credit Reporting Act (FCRA). The FCRA addresses consumer privacy issues, and is very explicit regarding the conditions under which consumer reports can be ordered. Businesses and government agencies with legitimate purposes are entitled to order these reports for the business-related activities they conduct.

10. Why should I request my ChoicePoint Full File Disclosure?

ChoicePoint encourages consumers to review on a regular basis, at least once per year, information about them that is stored with consumer reporting agencies, credit reporting agencies, in county courthouse and other government records, etc. Doing so enables consumers to detect inaccuracies that might result in the denial of financial or other benefits, or that might indicate the presence of fraud or other misuse of their information.

11. How do I correct information in my Full File Disclosure?

If information reflected within your ChoicePoint Full File Disclosure is inaccurate, you may initiate a dispute of the information by contacting us as shown below:

Employment Reports: (Pre-employment background checks, Esteem, ScreenNow)	ChoicePoint Consumer Center PO Box 105108 Atlanta, GA 30348 888-497-0011, option 3 (toll-free)
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Insurance Reports: (C.L.U.E. and Current Carrier)	ChoicePoint Consumer Center PO Box 105108 Atlanta, GA 30348 888-497-0011, option 2 (toll-free)
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Credit Reports:	ChoicePoint Consumer Center PO Box 105289 Atlanta, GA 30348 866-323-0932 (toll-free)
Resident Data Reports: (Resident history reports)	Resident Data - A ChoicePoint Service PO Box 850126 Dallas, TX 75085 800-487-3246 (toll-free)
Public Records: (Public records search)	ChoicePoint Consumer Center PO Box 105108 Atlanta, GA 30348 866-623-0994 (toll-free)

Please note that ChoicePoint does not create the information found in public records, nor do we have the authority or the ability to change it. This information is available from public sources and you are the only one who can initiate changes to such information. If you need help in identifying the source, please contact us.

12. Is the information in my Full File Disclosure secure?

Visit our Web site, [Privacy at ChoicePoint](#), to see how we help protect consumers' privacy and their personally identifiable information.

13. Why can't I get a copy of my credit report?

Credit files are maintained by the credit reporting agencies that provide credit reports, not by ChoicePoint. As a reseller of consumer credit information, we do not have the authority to order a credit report to include in a Full File Disclosure unless the report has previously been provided as part of a pre-employment background check or in connection with a resident history report.

14. Can I add a security freeze to my Full File Disclosure?

As a consumer, you may have the right to request a state specific security freeze for certain ChoicePoint consumer reports, and subsequently release or lift the freeze at some later date. Depending on state laws, these actions may include a fee. Please visit our Web site, www.choicetrust.com, for more information on specific security freezes available in your state for ChoicePoint's consumer reports.

Please note that any security freeze that you request for your ChoicePoint consumer file will apply to only those information products that are created and maintained by ChoicePoint. We do not have the ability to add a fraud alert or a security freeze to your credit report.

To add an alert or freeze to your credit report, you will need to contact the individual credit reporting agencies. The three national credit reporting agencies are:

Equifax
P.O. Box 740241
Atlanta, GA 30374
800-525-6285
www.equifax.com

Experian
P.O. Box 9532
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
P.O. Box 6790
Fullerton, CA 92834
800-680-7289
www.tuc.com

15. Can I get the Full File Disclosure of someone else? Can someone else get mine?

A Full File Disclosure is available only to a consumer that requests his or her own file, when the request is submitted with proper identity authentication. Businesses and government agencies cannot order your ChoicePoint Full File Disclosure, but please note that they are entitled, with legitimate purposes, to order some of the reports that comprise your ChoicePoint Full File Disclosure for the business-related activities they conduct. For more information please refer to question #9.

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