



2280 S. Corona Street, Denver, CO 80210 | Phone: (303) 825-8469 | Fax: (303) 374-8223

nancyoverman@alertcreditservices.com | www.alertcredit.com

Membership Application Packet

Thank you for your interest in becoming an Alert Credit Bureau member.

Here are several ways you can submit your packet:

- A. Fill out the PDF directly from your computer. Make sure you have digitally signed all the signature fields. Save the updated PDF to your computer. Then email the updated PDF to **nancyoverman@alertcreditservices.com**.
- B. Fill out the PDF directly from your computer. Print out and sign all the signature fields by hand, then fax it to **(303) 374-8223**.
- C. Print this membership application packet, fill it out by hand and fax it to **(303) 374-8223**.

If you need help, or have any questions, give us a call at (303) 825-8469.



Dear Valued Customer:

We appreciate your interest in becoming a member of Alert Credit Bureau, Inc. We are dedicated to assisting you by providing you with the information you require to screen potential tenants and/or employees.

Enclosed you will find an Application, Appendix A & B , Access Security Requirements, Authorized User Information, and Do's and Don'ts. The authorized user form is to be filled out if more than one person will have access to pull reports. Please complete these forms, sign and return them to our office along with **a copy of the property tax statement or mortgage statement for the rental properties.** You may fax, email or mail the required documentation. After we receive your information, a member number will be assigned to your account. Please use your member number when communicating with this office or on any check used in the payment of an invoice.

Credit Reports are priced at \$30 per individual; this is a national report. Colorado Court Records are \$15 per individual. You may verify the Public Records with the applicant if desired. If a felony and misdemeanor check is desired for any county out of the states of Colorado the fee is \$18 per county, some counties are higher, please call the office for a current price quote. The turn around time for out of state records is approximately three work days and the request must be called or faxed into the office. The member can use these records to identify areas of concern, which most members are unaware of when evaluating perspective tenants. Please note there is an initial one-time set up fee of \$50. On-site inspection fee is \$35. **Payment is due open request of credit report.** You may also call in and pay by credit card at time of service.

Under no circumstance can the credit report information be shared with the applicant. This information is provided solely for the member use. If you decline an applicant based upon their credit information you must inform the client by giving them the name of the credit reporting agency. Information must contain the telephone number and address of the repository used, this information can be found at the bottom of the credit reports. Once the applicant contacts the repository they will be provided a free copy of their report.

Again, we welcome you to our growing list of members. We look forward to serving you. Do not hesitate to call with any of your questions.

Sincerely,

Nancy B. Overman
Alert Credit Bureau, Inc.



Membership Application

I. Application:

Member Number _____ Phone _____ Fax _____

Member's Name or Company Name _____

Address _____

Billing Address _____

Federal Law, Fair Credit Reporting Act, as amended 07/99, section 604, requires companies or individuals requesting a consumer credit report must have a valid permissible purpose. Please choose from the list below, the purpose for which you intend to use the consumer credit report(s) you will be requesting.

Type of Business and/or Product

- Retail
- Financial
- Employment Screening
- Real Estate
- Tenant Screening
- Business (state product)
- Government
- Other (requires prior authorization)

II. Agreement:

Member agrees to obtain the consumers WRITTEN consent; or, other document evidencing the right to obtain a consumer credit report. A copy of this consumer consent must be made available to Alert Credit Bureau, Inc. upon request. Member must keep a copy of this written consent for a period of not less than five (5) years. Member fully understands and agrees that information contained in the consumer credit report is exclusively for member's evaluation ONLY. Under no circumstances will the member review, disclose, or discuss contents of the credit report with the applicant (consumer), another employee, or anyone that does not have a legitimate business need.

The Fair Credit Reporting Act states:

ANY PERSON WHO OBTAINS INFORMATION ON A CONSUMER FROM A CONSUMER REPORTING AGENCY UNDER FALSE PRETENSES SHALL BE FINED NOT MORE THAN \$2,500 OR IMPRISONED NOT MORE THAN ONE YEAR, OR BOTH.

III. Pricing:

Fees are in accordance with Alert Credit Bureau, Inc. current price list. The member understands and agrees that the monthly invoice is based on a net due upon receipt. In the event a delinquency occurs, charges on the unpaid balance will accrue at the rate of 1.5% per month or ten dollars, whichever is greater. It is further understood and agreed should legal action become necessary, collection fees, attorney fees, and court costs shall be the sole responsibility of the member.

Alert Credit Bureau, Inc. may cancel this agreement at its sole discretion.

I understand and agree with the terms of this agreement by evidence of my signature.

Member's Signature _____ Date _____

Printed Name _____



TransUnion Requirements APPENDIX A

Customer, in order to receive consumer credit information from Trans Union, LLC, through CRA, agrees to comply with the following conditions required by Trans Union, which may be in addition to those outlined in the Customer Service Agreement (“Agreement”). Customer understands and agrees that Trans Union’s delivery of information to Customer via CRA is specifically conditioned upon Customer’s agreement with the provisions set forth in this Agreement. Customer understands and agrees that these requirements pertain to all of its employees, managers and owners and that all persons having access to Trans Union consumer credit information, whether existing or future employees, will be trained to understand and comply with these obligations.

1. Customer certifies that Customer shall use the consumer reports: (a) solely for the Subscriber’s certified use(s); and (b) solely for Customer’s exclusive one-time use. Customer 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 Customer’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 Customer only to Customer’s designated and authorized employees having a need to know and only to the extent necessary to enable Customer to use the Consumer Reports in accordance with this Agreement. Customer 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.
2. Customer will maintain copies of all written authorizations for a minimum of five (5) years from the date of inquiry.
3. Customer 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 Customer 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 Reseller and its Customer for scores obtained from TransUnion, or as explicitly otherwise authorized in advance and in writing by TransUnion through Reseller, Customer shall not disclose to consumers or any third party, any or all such scores provided under such agreement, unless clearly required by law.
4. With just cause, such as violation of the terms of the Customer’s contract or a legal requirement, or a material change in existing legal requirements that adversely affects the Customer’s agreement, Reseller may, upon its election, discontinue serving the Customer and cancel the agreement immediately.
5. Customer will request Scores only for Customer’s exclusive use. Customer may store Scores solely for Customer's own use in furtherance of Customer's original purpose for obtaining the Scores. Customer shall not use the Scores for model development or model calibration and shall not reverse engineer the Score. All Scores provided hereunder will be held in strict confidence and may never be sold, licensed, copied, reused, disclosed, reproduced, revealed or made accessible, in whole or in part, to any Person except (i) to those employees of Customer with a need to know and in the course of their employment; (ii) to those third party processing agents of Customer who have executed an agreement that limits the use of the Scores by the third party to the use permitted to Customer and contains the prohibitions set forth herein regarding model development, model calibration and reverse engineering; (iii) when accompanied by the corresponding reason codes, to the consumer who is the subject of the Score; or (iv) as required by law.
6. Customer hereby agrees to comply with all current and future policies and procedures instituted by CRA and required by Trans Union. CRA will give Customer as much notice as possible prior to the effective date of any such new policies required in the future, but does not guarantee that reasonable notice will be possible. Customer may terminate this agreement at any time after notification of a change in policy in the event Customer deems such compliance as not within its best interest.

APPENDIX A (cont'd)

7. Customer certifies that it is not a reseller of the information, a private detective, bail bondsman, attorney, credit counseling firm, financial counseling firm, credit repair clinic, pawn shop (except companies that do only Title pawn), check cashing company, genealogical or heir research firm, dating service, massage or tattoo service, business that operates out of an apartment, an individual seeking information for his private use, an adult entertainment service of any kind, a company that locates missing children, a company that handles third party repossession, a company seeking information in connection with time shares or subscriptions, a company or individual involved in spiritual counseling or a person or entity that is not an end-user or decision-maker, unless approved in writing by Trans Union.
8. Customer agrees that Trans Union shall have the right to audit records of Customer that are relevant to the provision of services set forth in this agreement. Customer authorizes CRA to provide to Trans Union, upon Trans Union's request, all materials and information relating to its investigations of Customer and agrees that it will respond within the requested time frame indicated for information requested by Trans Union regarding Trans Union information. Customer understands that Trans Union may require CRA to suspend or terminate access to Trans Union's information in the event Customer does not cooperate with any such an investigation. Customer shall remain responsible for the payment for any services provided to Customer prior to any such discontinuance.
9. Customer agrees that Trans Union information will not be forwarded or shared with any third party unless required by law or approved by Trans Union. If approved by Trans Union and authorized by the consumer, Customer may deliver the consumer credit information to a third party, secondary, or joint user with which Customer has an ongoing business relationship for the permissible use of such information. Customer understands that Trans Union may charge a fee for the subsequent delivery to secondary users.
10. Trans Union shall use reasonable commercial efforts to obtain, assemble and maintain credit information on individuals as furnished by its subscribers or obtained from other available sources. THE WARRANTY SET FORTH IN THE PREVIOUS SENTENCE IS THE SOLE WARRANTY MADE BY TRANS UNION CONCERNING THE CONSUMER REPORTS, INCLUDING, BUT NOT LIMITED TO THE TU SCORES. TRANS UNION MAKES NO OTHER REPRESENTATIONS OR WARRANTIES INCLUDING, BUT NOT LIMITED TO, ANY REPRESENTATIONS OR WARRANTIES REGARDING THE ACCURACY, COMPLETENESS, OR BOTH, OF ANY AND ALL OF THE AFOREMENTIONED PRODUCTS AND SERVICES THAT MAY BE PROVIDED TO CRA. THE WARRANTY SET FORTH IN THE FIRST SENTENCE OF THIS PARAGRAPH IS IN LIEU OF ALL OTHER WARRANTIES, WHETHER WRITTEN OR ORAL, EXPRESS OR IMPLIED (INCLUDING, BUT NOT LIMITED TO, WARRANTIES THAT MIGHT BE IMPLIED FROM A COURSE OF PERFORMANCE OR DEALING OR TRADE USAGE). THERE ARE NO IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

As member of Alert Credit Bureau, Inc. I do hereby acknowledge and will comply with the aforementioned requirements stated in Appendix A; conditions required by Trans Union Corporation and Alert Credit Bureau, Inc.

Member's Signature

Date

Printed Name



TransUnion Requirements

APPENDIX B

TRANS UNION REQUIREMENTS REGARDING CREDIT SCORING SERVICES

CLASSIC CREDIT RISK SCORE SERVICES

(Required Terms for Addendum to Subscriber Agreement for Consumer Reports between Reseller and its Customer)

1. Based on an agreement with Trans Union LLC ("Trans Union") and Fair Isaac Corporation ("Fair Isaac") ("Reseller Agreement"), CRA has access to a unique and proprietary statistical credit scoring service jointly offered by Trans Union and Fair Isaac which evaluates certain information in the credit reports of individual consumers from Trans Union's data base ("Classic") and provides a score which rank orders consumers with respect to the relative likelihood that United States consumers will repay their existing or future credit obligations satisfactorily over the twenty four (24) month period following scoring (the "Classic Score").
2. Customer, from time to time, may desire to obtain Classic Scores from Trans Union via an on-line mode in connection with consumer credit reports.
3. Customer has previously represented and now, again represents that it is a Mortgage Company and has a permissible purpose for obtaining consumer reports, as defined by Section 604 of the Federal Fair Credit Reporting Act (15 USC 1681b) including, without limitation, all amendments thereto ("FCRA").
4. Customer certifies that it will request Classic Scores pursuant to procedures prescribed by CRA from time to time only for the permissible purpose certified above, and will use the Classic Scores obtained for no other purpose.
5. Customer will maintain copies of all written authorizations for a minimum of three (3) years from the date of inquiry.
6. Customer agrees that it shall use each Classic Score only for a one-time use and only in accordance with its permissible purpose under the FCRA.
7. With just cause, such as delinquency or violation of the terms of this contract or a legal requirement, CRA may, upon its election, discontinue serving the Customer and cancel this Agreement, in whole or in part (e.g., the services provided under this Addendum only) immediately.
8. Customer recognizes that factors other than the Classic Score may be considered in making a credit decision. Such other factors include, but are not limited to, the credit report, the individual account history, and economic factors.
9. Trans Union and Fair Isaac shall be deemed third party beneficiaries under this Addendum.
10. Up to five score reason codes, or if applicable, exclusion reasons, are provided to Customer with Classic Scores. These score reason codes are designed to indicate the reasons why the individual did not have a higher Classic Score, and may be disclosed to consumers as the reasons for taking adverse action, as required by the Equal Credit Opportunity Act ("ECOA") and its implementing Regulation ("Reg. B").

However, the Classic Score itself is proprietary to Fair Isaac, may not be used as the reason for adverse action under Reg. B and, accordingly, shall not be disclosed to credit applicants or any other third party, except: (1) to credit applicants in connection with approval/disapproval decisions in the context of bona fide credit extension transactions when accompanied with its corresponding score reason codes; or (2) as clearly required by law. Customer will not publicly disseminate any results of the validations or other reports derived from the Classic Scores without Fair Isaac and Trans Union's prior written consent.

APPENDIX B (cont'd)

11. In the event Customer intends to provide Classic Scores to any agent, Customer may do so provided, however, that Customer first enters into a written agreement with such agent that is consistent with Customer's obligations under this Agreement. Moreover, such agreement between Customer and such agent shall contain the following obligations and acknowledgments of the agent: (1) Such agent shall utilize the Classic Scores for the sole benefit of Customer and shall not utilize the Classic Scores for any other purpose including for such agent's own purposes or benefit; (2) That the Classic Score is proprietary to Fair Isaac and, accordingly, shall not be disclosed to the credit applicant or any third party without Trans Union and Fair Isaac's prior written consent except (a) to credit applicants in connection with approval/disapproval decisions in the context of bona fide credit extension transactions when accompanied with its corresponding score reason codes; or (b) as clearly required by law; (3) Such Agent shall not use the Classic Scores for model development, model validation, model benchmarking, reverse engineering, or model calibration; (4) Such agent shall not resell the Classic Scores; and (5) Such agent shall not use the Classic Scores to create or maintain a database for itself or otherwise.
12. Customer acknowledges that the Classic Scores provided under this Agreement which utilize an individual's consumer credit information will result in an inquiry being added to the consumer's credit file.
13. Customer shall be responsible for compliance with all applicable federal or state legislation, regulations and judicial actions, as now or as may become effective including, but not limited to, the FCRA, the ECOA, and Reg. B, to which it is subject.
14. The information including, without limitation, the consumer credit data, used in providing Classic Scores under this Agreement were obtained from sources considered to be reliable. However, due to the possibilities of errors inherent in the procurement and compilation of data involving a large number of individuals, neither the accuracy nor completeness of such information is guaranteed. Moreover, in no event shall Trans Union, Fair Isaac, nor their officers, employees, affiliated companies or bureaus, independent contractors or agents be liable to Customer for any claim, injury or damage suffered directly or indirectly by Customer as a result of the inaccuracy or incompleteness of such information used in providing Classic Scores under this Agreement and/or as a result of Customer's use of Classic Scores and/or any other information or serviced provided under this Agreement.
- 15.1 Fair Isaac, the developer of Classic, warrants that the scoring algorithms as delivered to Trans Union and used in the computation of the Classic Score ("Models") are empirically derived from Trans Union's credit data and are a demonstrably and statistically sound method of rank-ordering candidate records with respect to the relative likelihood that United States consumers will repay their existing or future credit obligations satisfactorily over the twenty four (24) month period following scoring when applied to the population for which they were developed, and that no scoring algorithm used by Classic uses a "prohibited basis" as that term is defined in the Equal Credit Opportunity Act (ECOA) and Regulation B promulgated there under. Classic provides a statistical evaluation of certain information in Trans Union's files on a particular individual, and the Classic Score indicates the relative likelihood that the consumer will repay their existing or future credit obligations satisfactorily over the twenty four (24) month period following scoring relative to other individuals in Trans Union's database. The score may appear on a credit report for convenience only, but is not a part of the credit report nor does it add to the information in the report on which it is based.
- 15.2 THE WARRANTIES SET FORTH IN SECTION 15.1 ARE THE SOLE WARRANTIES MADE UNDER THIS ADDENDUM CONCERNING THE CLASSIC SCORES AND ANY OTHER DOCUMENTATION OR OTHER DELIVERABLES AND SERVICES PROVIDED UNDER THIS AGREEMENT; AND NEITHER FAIR ISAAC NOR TRANS UNION MAKE ANY OTHER REPRESENTATIONS OR WARRANTIES CONCERNING THE PRODUCTS AND SERVICES TO BE PROVIDED UNDER THIS AGREEMENT OTHER THAN AS SET FORTH IN THIS ADDENDUM. THE WARRANTIES AND REMEDIES SET FORTH IN SECTION 15.1 ARE IN LIEU OF ALL OTHERS, WHETHER WRITTEN OR ORAL, EXPRESS OR IMPLIED (INCLUDING, WITHOUT LIMITATION, WARRANTIES THAT MIGHT BE IMPLIED FROM A COURSE OF PERFORMANCE OR DEALING OR TRADE USAGE). THERE ARE NO IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

APPENDIX B (cont'd)

16. IN NO EVENT SHALL ANY PARTY BE LIABLE FOR ANY CONSEQUENTIAL, INCIDENTAL, INDIRECT, SPECIAL, OR PUNITIVE DAMAGES INCURRED BY THE OTHER PARTIES AND ARISING OUT OF THE PERFORMANCE OF THIS AGREEMENT, INCLUDING BUT NOT LIMITED TO LOSS OF GOOD WILL AND LOST PROFITS OR REVENUE, WHETHER OR NOT SUCH LOSS OR DAMAGE IS BASED IN CONTRACT, WARRANTY, TORT, NEGLIGENCE, STRICT LIABILITY, INDEMNITY, OR OTHERWISE, EVEN IF A PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THESE LIMITATIONS SHALL APPLY NOTWITHSTANDING ANY FAILURE OF ESSENTIAL PURPOSE OF ANY LIMITED REMEDY.
17. THE FOREGOING NOTWITHSTANDING, WITH RESPECT TO CUSTOMER, IN NO EVENT SHALL THE AFORESTATED LIMITATIONS OF LIABILITY, SET FORTH ABOVE IN SECTION 16, APPLY TO DAMAGES INCURRED BY TRANS UNION AND/OR FAIR ISAAC AS A RESULT OF: (A) GOVERNMENTAL, REGULATORY OR JUDICIAL ACTION(S) PERTAINING TO VIOLATIONS OF THE FCRA AND/OR OTHER LAWS, REGULATIONS AND/OR JUDICIAL ACTIONS TO THE EXTENT SUCH DAMAGES RESULT FROM CUSTOMER'S BREACH, DIRECTLY OR THROUGH CUSTOMER'S AGENT(S), OF ITS OBLIGATIONS UNDER THIS AGREEMENT.
18. ADDITIONALLY, NEITHER TRANS UNION NOR FAIR ISAAC SHALL BE LIABLE FOR ANY AND ALL CLAIMS ARISING OUT OF OR IN CONNECTION WITH THIS ADDENDUM BROUGHT MORE THAN ONE (1) YEAR AFTER THE CAUSE OF ACTION HAS ACCRUED. IN NO EVENT SHALL TRANS UNION'S AND FAIR ISAAC'S AGGREGATE TOTAL LIABILITY, IF ANY, UNDER THIS AGREEMENT, EXCEED THE AGGREGATE AMOUNT PAID, UNDER THIS ADDENDUM, BY CUSTOMER DURING THE TWELVE (12) MONTH PERIOD IMMEDIATELY PRECEDING ANY SUCH CLAIM, OR TEN THOUSAND DOLLARS (\$10,000.00), WHICHEVER AMOUNT IS LESS.
19. This Addendum may be terminated automatically and without notice: (1) in the event of a breach of the provisions of this Addendum by Customer; (2) in the event the agreement(s) related to Classic between Trans Union, Fair Isaac and CRA are terminated or expire; (3) in the event the requirements of any law, regulation or judicial action are not met, (4) as a result of changes in laws, regulations or regulatory or judicial action, that the requirements of any law, regulation or judicial action will not be met; and/or (5) the use of the Classic Service is the subject of litigation or threatened litigation.

As member of Alert Credit Bureau, Inc. I do hereby acknowledge and will comply with the aforementioned requirements stated in Appendix B; conditions required by Trans Union Corporation and Alert Credit Bureau, Inc.

Member's Signature

Date

Printed Name



Access Security Requirements

Recognizing our responsibility and obligation to fully support and implement policies which protect the confidential nature of the information we supply and assure respect for consumer rights to privacy, ONLY authorized Members of Alert Credit Bureau Inc. that have a permissible purpose for obtaining credit reports, are allowed access. These security requirements must be implemented and adhered to by all Members and their Authorized Users.

It is a requirement that all Members and their Authorized Users take precautions to secure any system or device used to access consumer credit information. To that end the following requirements have been established:

Your Member Number is your company account number with Alert Credit Bureau Inc.

This number should be included with any correspondence.

User ID's and passwords are issued to each individual user of your Member Account.

Under no circumstances should any other person have knowledge of your User ID or Password. Temporary, stand in or substitute employees are NOT to be allowed knowledge of User ID and **Passwords** unless they have on file at Alert Credit Bureau Inc. an accepted "Authorized User Information and Agreement" form.

Should any unauthorized person gain knowledge of your User ID and/or Password you are to contact Alert Credit Bureau, Inc. IMMEDIATELY!

DO NOT POST YOUR USER ID OR PASSWORD

Alert Credit Bureau, Inc. does not issue or reissue User ID's or passwords by phone. Never discuss your User ID or password *with any unknown* caller even if they claim to be an employee of Alert Credit Bureau Inc. or one of the major credit repositories.

Members are to notify Alert Credit Bureau, Inc. IMMEDIATELY of any change in their Authorized User status. Members, please limit the number of authorized users to a few key personnel.

Terminal devices (computer systems) should be placed in a secure location within your facility. Access to these devices should be difficult for unauthorized persons.

Do Not Save consumer credit reports electronically. Once a consumer credit report has been delivered via the Internet to your computer system you may print that report for your evaluation. Do not "save as". Printed (hardcopy), credit reports should be stored in a safe secure location and then shredded when no longer needed.

DO NOT SHRED THE CONSUMER RELEASE!

You **MUST** have on file a signed consumer release for each report you request and you **MUST** save this release for a period of 5 (five) years.

I have read and understand my access security responsibilities.

Member's Signature

Date

Printed Name



Authorized User Information and Agreement

As a member agent I agree never to share with anyone, knowledge of member numbers, user names, or passwords. I also understand I may not request consumer credit reports on friends, family members, or myself if I do not have a permissible purpose.

Member agent agrees to obtain the consumers WRITTEN consent; or, other document evidencing the right to obtain a consumer credit report. A copy of this consumer consent must be made available to Alert Credit Bureau upon request. Member must keep a copy of this written consent for a period of not less than three (3) years. Member agent fully understands and agrees that information contained in the consumer credit report is exclusively for member; evaluation **ONLY**. Under no circumstances will the member agent review, disclose, or discuss contents of the credit report with the applicant (consumer), another employee, or anyone that does not have a legitimate business need.

The Fair Credit Reporting Act states:

ANY PERSON WHO OBTAINS INFORMATION ON A CONSUMER FROM A CONSUMER REPORTING AGENCY UNDER **FALSE PRETENSES** SHALL BE FINED NOT MORE THAN \$2,500 OR IMPRISONED NOT MORE THAN ONE YEAR, OR BOTH.

Alert Credit Bureau, Inc. may cancel this agreement at its sole discretion.

I understand and agree with the terms of this agreement by evidence of my signature.

Authorized Agent

Date

Member

Alert Credit Bureau **MUST BE** notified immediately of any changes of authorized users.

EACH AUTHORIZED AGENT MUST COMPLETE THIS FORM.



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Authorization for Credit Report

_____ Last Name	_____ First Name	_____ Middle Initial
_____ Street Address		
_____ City	_____ State	_____ Zip
_____ Home Telephone	_____ Work Telephone	
_____ Social Security Number	_____ Date of Birth	

If a joint report is desired, please complete the following:

_____ Spouse's Last Name	_____ Spouse's First Name	_____ Spouse's Middle Initial
_____ Spouse's Social Security Number	_____ Spouse's Date of Birth	

I hereby authorize Alert Credit Bureau, Inc. to obtain and furnish to the Alert Credit Bureau, Inc. member, copies of my credit bureau report from any or all of the major credit reporting agencies. I understand that any changes or corrections I wish to make to my credit records or disputes of information contained here-in, must be handled with the credit bureau supplying the information on the report. I must first obtain a report directly from the supplying credit bureau before requesting any changes.

_____ Signature	_____ Date
_____ Spouse's Signature	_____ Date

Member Use Only

_____ Member Number	_____ Member Name	
_____ Billing Address		
_____ Telephone	_____ Fax	_____ Email

Please check one of the following packages:

- Credit Report Only Credit, Criminal, and Eviction Other

All criminal and eviction records are from the state of Colorado, if an out of state criminal check is required, please contact our office at (303) 825-8469.



Do's and Don'ts

- ✓ Make sure you have a signed consumer release for each and every report you request.
- ✓ Only request consumer reports for the permissible purpose for which you have been authorized. This can be found on your membership application.
- ✓ Have a signed Authorized User Form on file with Alert Credit Bureau, INC. for each person you allow access.
- ✓ Keep signed consumer releases on for five years in a safe secure place.
- ✓ If unsure call our toll free number before you order a report.
1-800-874-0034.
- ✓ Read all forms carefully before you sign and submit.
- ✗ **Do not** ever request consumer reports on yourself, friends or family members!
- ✗ **Do not** commit a *Federal Offense* by requesting consumer information without a signed release.
- ✗ **Do not** allow anyone access to your password or files.
- ✗ **Do not** store your password or consumer data electronically. (On your computer)
- ✗ **Do not** discuss consumer information with an unauthorized user.
- ✗ **Do not** leave consumer data visible. Print and log out.
- ✗ **Do not** accept releases signed by anyone other than the consumer, spouses included.

I have read, understand and agree by the aforementioned.

Member's Signature

Date

Printed Name