



APPLICATION CHECKLIST

An approved membership with Innovative Credit Solutions will give you access to protected consumer information from the *Experian*. Please fill out the application page completely. The California and Vermont Certifications must be signed whether or not you are doing business in these states. The summary of the consumer rights under the Fair Credit Reporting is included. Please fax the application to 888-571-7222 (complete pages 1 through 5, page 6 is for employment purposes) and include a copy of your business license.

- All pages must be signed and completed (no exceptions). Do not leave any blanks on the application – incomplete applications cannot be processed. Please make sure the credit card information is correct.
- You must provide the physical address where the consumer reports will be accessed. This is the address we need for the inspection. If there is a different billing contact and address, please provide.
- We must have a copy of your business license or a copy of the document that your state requires to operate a business. A copy of the current White or Yellow Pages ad for your business may be sufficient. **Or**
- If this application is for **Tenant Screening** by an individual who owns or manages property, then send the following:
 - a. A copy of three signed tenant applications
 - b. A list of the properties - description and address
- We will need a telephone number and contact person that can be reached during the day. An e-mail address and fax number is also needed.
- If you do not have a shredder, please purchase one prior to the inspection, consumer information must be shredded when you no longer need it.
- The office where the consumer reports will be accessed must have a locking door or locking file cabinet.
- If your business is operated from a private residence, the office must be in a separate room with a locking door. There can be no evidence of any other activity in that room other than the business.
- NCCI, Trendsorce, and Comply Trac are the companies we use for the onsite inspection of your office. A representative from one of those companies will contact you to set up an appointment for the inspection.

If you have any questions, please call us at 800-345-2746 or e-mail your questions to ics11@bellsouth.net. We also offer criminal background checks to assist you in making a well-informed decision about extending credit or offering employment.

INNOVATIVE CREDIT SOLUTIONS, INC.

Phone: 1-800-345-2746
 Fax: 1-888-571-7222
 ics11@bellsouth.net

APPLICATION FOR SERVICE

P O Box 1386
 Columbia, SC 29202
 www.icscredit.com

COMPLETE ALL INFORMATION AND SIGN APPLICATION
 INCLUDE COPY OF BUSINESS LICENSE WITH APPLICATION

BUSINESS INFORMATION

Name of Firm:				Federal Tax ID#			
Other business name(s) or dba:							
Phone:		Fax:		E-mail:			
Physical Address (No PO Box numbers)							
City:				State:		ZIP Code:	
Business Established:		Month	Year	How long at current address:		Years	Months
Does your business operate from a residence <input type="checkbox"/> YES <input type="checkbox"/> NO				Number of Employees:			
Contact Name:				Title:			
Phone:		Fax:		E-mail:			
Company name as listed with Directory Assistance:							
Nature of your Business (be specific):							
Services Offered/Products Sold:							
Permissible Purpose/Appropriate Use - Describe the specific purpose for which credit information will be used:							
I <input type="checkbox"/> will <input type="checkbox"/> will not be requesting consumer reports in <input type="checkbox"/> California <input type="checkbox"/> Vermont							
Business Hours:				Business Days:			

BILLING INFORMATION

Billing Contact:		Phone:		E-mail:			
Cost to Activate Account: \$75.00 Annual Fee & \$75.00 Set-Up Fee (onsite inspection) = \$150.00							
<input type="checkbox"/> Option 1: \$15.00 per consumer credit report <input type="checkbox"/> Option 2: \$7.50 per consumer credit report with \$20.00 Monthly Minimum <input type="checkbox"/> Option 3: \$5.00 per consumer credit report with \$50.00 Monthly Minimum							
CREDIT CARD INFORMATION <input type="checkbox"/> American Express <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> Discover							
Credit Card #:				Expiration Date			
Name on Card:							
Billing Address on Card:				City		State	Zip

Federal regulation requires that ICS, Inc. conduct an onsite property observation of your company. In most cases, this must be conducted prior to your account being established. Please note that ICS, Inc. contracts with a vendor to conduct these property observations and that vendor will be contacting you on behalf of ICS, Inc. to schedule an appointment. (The vendor usually contacts you within three days of receipt of application.)

SIGNATURE & AGREEMENT

I certify that I will use the Experian background 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. By signing below I authorize Innovative Credit Solutions, Inc. to charge the above listed credit card for all services provided. I certify that the above information is accurate. By signing, I warrant that I have the authority to sign on behalf of the company. I acknowledge that an onsite inspection will be required for new customers. A copy of the Company business license is included with this application.

Principal's Name (please print)				Title or Position:			
Principal's Signature (required):				Date:			

Disclaimer of Warranty: Because this service involves information provided from other sources, Innovative Credit Solutions, Inc. cannot and will not be an insurer or guarantor of the accuracy or reliability of the service of data released or stored. Innovative Credit Solutions does not guarantee or warrant the accuracy, timeliness, completeness, currentness, merchantability or fitness for a particular purpose of the service. Information in the service or the media on or through which the services are provided and shall not be liable to Subscriber or to any of the Subscribers customers for any loss or injury arising out of or caused in whole or part by Innovative Credit Solutions, Inc. acts or omissions, whether negligent or otherwise, in procuring, compiling, collecting, interpreting, reporting, communicating or delivering the services or information therein.

INNOVATIVE CREDIT SOLUTIONS, INC.

BROKER SUBSCRIBER AGREEMENT

The undersigned (hereinafter referred to as the Subscriber) _____ desiring to receive various information services as available through Innovative Credit Solutions, Inc., (hereinafter referred to as ICS), a reseller of consumer credit reports and other information agrees that all information obtained will be subject to the following conditions:

EMPLOYMENT PURPOSES: Information obtained through ICS will be requested only for Subscriber's exclusive use and held in strict confidence except to the extent that disclosure to others is required or permitted by law. Only designated representatives of Subscriber will request information on Subscriber's employees, and employees will be forbidden to obtain reports on themselves, associates or any other persons except in the exercise of their official duties. Subscriber agrees that each time a request is made for information on a credit report for employment purposes, Subscriber will comply with §604 of the FCRA, namely:

- 1) The consumer has been given a clear and conspicuous written notice, in evidence (in a document that consists solely of the disclosure), that a consumer report may be requested for employment purposes.
- 2) The consumer has authorized the Subscriber, in writing to procure the report.
- 3) The information in the consumer report will not be used in violation of any applicable federal or state equal employment opportunity law or regulation.
- 4) Before taking adverse action, in whole or part on the report, Subscriber will provide the consumer a copy of the report and a description of the consumer's rights under the FCRA. A copy of which is attached hereto ("Summary of the Consumers Rights").

Subscriber will hold ICS, Equifax, Experian and all its agents harmless on account of any expense or damage arising or resulting from the publishing or other disclosure of the information obtained by Subscriber, its employees or agents contrary to the conditions of Paragraph 2 or applicable law.

Recognizing that information obtained through ICS is secured by and through fallible human sources and that, for the fee charged, ICS, Equifax and Experian cannot be an insurer of the accuracy of the information obtained. Subscriber understands that the accuracy of any information received by a Subscriber is not guaranteed by ICS, Equifax or Experian and Subscriber releases ICS, Equifax, Experian and its affiliate companies, affiliated credit bureaus, agents, employees, and independent contractors or indirectly from the information obtained.

CREDIT SCORES: If a score is obtained, Subscriber agrees that Fair Isaac, ICS, Equifax, Experian, their Officers, directors, employees, agents, sister or affiliated companies or any third party contractors or suppliers are not responsible for any loss of profits, special, indirect, consequential or exemplary damages, costs or expenses in connection with the use or performance of scores even if advised of the possibilities of such damages. Subscriber understands that ICS, Equifax or Experian do not guarantee the predictive value of a score. Subscriber releases ICS, Equifax, Fair Isaac, Experian, their officers, employees, agents, sister or affiliated companies or any third party contractors or suppliers from liability for any damages, losses, costs or expenses, whether direct or indirect, suffered or incurred by Subscriber resulting from the use of a score or any failure of score to accurately predict the credit worthiness of Subscriber's applicants and customers in connection with Subscriber's actions in regard to its applicants and customers.

Written notice by either party to the other will terminate this Agreement effective ten days after the date of that notice, but the obligations and agreements set forth in the second, third, and fourth paragraphs above will remain in force.

Subscriber certifies that it will order consumer reports, as defined by the federal Fair Credit Reporting Act, 15 U.S.C. 1681 et seq ("FCRA") only when Subscriber intends to use that consumer report information: (a) in accordance with the FCRA and all state law counterparts; and (b) for one of the following permissible purposes:

- a) 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 connection of an account of, the consumer, or
- b) For employment purposes; provided Subscriber follows guidelines of Paragraph 2 above and will comply with §604 of the FCRA, or
- c) In connection with the underwriting of insurance involving the consumer, or
- d) In connection with the legitimate business need for the information in connection with a business transaction initiated by the consumer or to review an account to determine whether the consumer continues to meet the terms of the account; and the Applicant agrees to identify to ICS each request at the time such report is ordered, and to certify the legitimate business need for such report; or
- e) As a potential investor or servicer, or current insurer, in connection with a valuation of, or an assessment of the credit or prepayment risks associated with an existing credit obligation.

Subscriber will use each consumer report ordered under this Agreement for one of the foregoing purposes.

It is also understood and agreed that random audits will be conducted to ensure that the Subscriber is in compliance with the FCRA and other certifications in this agreement. Audits will be conducted by mail when possible and the Subscriber will be required to provide documentation to show permissible use of the particular consumer report. Subscriber agrees that any failure to show permissible use for a consumer report will be a breach in this agreement and is grounds for suspension of service or termination of this agreement. If agreement is terminated due to compliance issues the Subscriber unconditionally releases and agrees to hold ICS, Equifax and Experian harmless and indemnify it from and against any and all liabilities of whatever kind or nature that may arise from or relate such termination, and covenants it will not assert any claim or cause of action of any kind or nature against ICS, Equifax or Experian in connection with such termination.

Subscriber agrees that any person designated as an authorized user in obtaining consumer reports is aware of the obligations of the Subscriber and its authorized users under this agreement including the FCRA and other obligations with respect to the access and use of consumer reports. Subscriber will (a) ensure that all consumer information be kept in a secure area and only accessible by authorized users; (b) ensure that only the authorized users can order the consumer reports; and, (c) ensure that the authorized user does not order credit reports for personal reasons or provide them to any third party.

Subscriber will maintain copies of all written authorizations for a minimum of three (3) years from the date of inquiry. When consumer reports are not longer needed they are to be shredded. Subscriber agrees that it shall use consumer reports only for a one-time use, and to hold the report in strict confidence, and not to disclose it to third parties. Subscriber will also inform authorized users and other employees with a need to know that unauthorized access to consumer reports may subject them to civil and criminal liability under the FCRA punishable by fines and imprisonment.

Subscribers may discuss information obtained through ICS with the consumer in the event Subscriber declines or takes adverse action regarding the consumer. In the event of disclosure to the consumer by Subscriber, ICS, Equifax and Experian shall be held harmless from any liability, damages, cost or expense including reasonable attorney's fees resulting there from. ICS, Equifax and Experian shall not be liable in any manner whatsoever for any loss or injury to applicant resulting from the obtaining or furnishing of such information and shall not be deemed to have guaranteed the accuracy of such information, such information being based, however, upon reports obtained from sources considered to be reliable.

By signing below Subscriber acknowledges that Subscriber has read agreement and all Exhibits including but not limited to California Retail Seller Compliance and the Vermont Fair Credit Statute, 9 V.S.A. §2480e (1999) and understands and agrees to all conditions of this agreement. Subscriber also agrees that if reports are requested for Employment Purposes, Subscriber will comply with Paragraph 2 above and guidelines outlined in §604 of the FCRA. To view the FCRA in its entirety go to <http://www.ftc.gov/os/statutes/031224fcra.pdf>.

Subscriber also understands that it is solely the responsibility of the Subscriber to know the conditions outlined in the FCRA and other state and federal laws concerning the use of consumer reports and information.

The undersigned is a duly authorized representative of Subscriber with all powers to execute this Agreement.

SIGNATURE _____ DATE _____

PRINT NAME _____ TITLE _____

EXHIBIT A
California Retail Seller

Provisions of the California Consumer Credit Reporting Agencies Act, as amended effective July 1,1998, will impact the provision of consumer reports to Subscriber under the following circumstances (a) if Subscriber is a "retail seller" (defined in part by California law as "a person engaged in the business of selling goods or services to retail buyers") and is selling to a "retail buyer" (defined as "a person who buys goods or obtains services from a retail seller in a retail installment sale and not principally for the purpose of resale") and a consumer about whom Subscriber is inquiring is applying, (b) in person, and (c) for credit. Under the foregoing circumstances, Experian, before delivering a consumer report to Subscriber, must match at least three (3) items of a consumer's identification within the file maintained by Experian with the information provided to Experian by Subscriber in connection with the in-person credit transaction. Compliance with this law further includes Subscriber's inspection of the photo identification of each consumer who applies for in-person credit, mailing extensions of credit to consumers responding to a mail solicitation at specified addresses, taking special actions regarding a consumer's presentment of a police report regarding fraud, and acknowledging consumer demands for reinvestigations within certain time frames.

California Certification: Subscriber certifies that, as a "retail seller," it will instruct its employees and agents to inspect a photo identification of the consumer at the time an application is submitted in person. If Subscriber is not currently, but subsequently becomes a "retail seller," Subscriber agrees to provide written notice to Experian prior to ordering credit reports in connection with an in-person credit transaction, and agrees to comply with the requirements of the California law as outlined in this Section, and with the specific certifications set forth herein.

Subscriber certifies that, as a "retail seller," it will either (a) acquire a new Subscriber number for use in processing consumer report inquiries that result from in-person credit applications covered by California law, with the understanding that all inquiries using this new Subscriber number will require that Subscriber supply at least three items of identifying information from the applicant; or (b) contact Subscriber's Experian sales representative to ensure that Subscriber's existing number is properly coded for these transactions.

Subscriber further certifies that it has read and agrees to comply with all applicable provisions of the California Credit Reporting Agencies Act.

Subscriber: _____
(please print)

Signed By: _____

Print Name: _____

Title: _____

Date: _____

EXHIBIT B
Vermont Fair Credit Reporting Statute, 9 V.S.A. § 2480e (1999)

§ 2480e. Consumer Consent

- (a) A person shall not obtain the credit report of a consumer unless:
 - 1) The report is obtained in response to the order of a court having jurisdiction to issue such an order; or
 - 2) The person has secured the consent of the consumer, and the report is used for the purpose consented to by the consumer.
- (b) Credit reporting agencies shall adopt reasonable procedures to assure maximum possible compliance with subsection (a) of this section.
- (c) Nothing in this section shall be construed to affect:
 - 1) The ability of a person who has secured the consent of the consumer pursuant to subdivision (a)(2) of this section to include in his or her request to the consumer permission to also obtain credit reports, in connection with the same transaction or extension of credit, for the purpose of reviewing the account, increasing the credit line on the account, for the purpose of taking collection action on the account, or for other legitimate purposes associated with the account; and
 - 2) The use of credit information for the purpose of prescreening, as defined and permitted from time to time by the Federal Trade Commission.

VERMONT RULES ***CURRENT THROUGH JUNE 1999***
AGENCY 06. OFFICE OF THE ATTORNEY GENERAL
SUB-AGENCY 031. CONSUMER PROTECTION DIVISION
CHAPTER 012. CONSUMER FRAUD—FAIR CREDIT REPORTING
RULE CF 112 FAIR CREDIT REPORTING
CVR 06-031-012, CF 112.03 (1999)
CF 112.03 CONSUMER CONSENT

A person required to obtain consumer consent pursuant to 9V.S.A. §§ 2480e and 2480g shall obtain said consent in writing if the consumer has made a written application or written request for credit, insurance, employment, housing or governmental benefit. If the consumer has applied for or requested credit, insurance, employment, housing or governmental benefit in a manner other than in writing, then the person required to obtain consumer consent pursuant to 9 V.S.A. §§ 2480e and 2480g shall obtain said consent in writing or in the same manner in which the consumer made the application or request. The terms of this rule apply whether the consumer or the person required to obtain consumer consent initiates the transaction.

Consumer consent required pursuant to 9 V.S.A. §§ 2480e and 2480g shall be deemed to have been obtained in writing if, after a clear and adequate written disclosure of the circumstances under which a credit report or credit reports may be obtained and the purposes for which the credit report or credit reports may be obtained, the consumer indicates his or her consent by providing his or her signature.

The fact that a clear and adequate written consent form is signed by the consumer after the consumer's credit report has been obtained pursuant to some other form of consent shall not affect the validity of the earlier consent.

The undersigned _____ ("Subscriber"), acknowledges that it subscribes to receive various information services from Innovative Credit Solutions ("ICS") in accordance with the Vermont Fair Credit Reporting Statute, 9 V.S.A. § 2480e (1999), as amended (the "VFCRA") and the Federal Fair Credit Reporting Act, 15, U.S.C. 1681 et Seq., as amended (the "FCRA") and its other state law counter parts. In connection with Subscriber's continued use of ICS information services in relation to Vermont consumers, Subscriber hereby certifies as follows:

Vermont Certification. Subscriber certifies that it will comply with applicable provisions under Vermont law. In particular, Subscriber certifies that it will order information services relating to Vermont residents that are credit reports as defined by the VFCRA, only after Subscriber has received prior consumer consent in accordance with VFCRA § 2480e and applicable Vermont Rules. Subscriber further certifies that the attached copy of § 2480e of the Vermont Fair Credit Reporting Statute was received from ICS.

Subscriber: _____
(please print)

Signed By: _____

Printed Name: _____

Title: _____

Date: _____

INNOVATIVE CREDIT SOLUTIONS, INC.

PHONE: 1-800-345-2746 FAX: 1-888-571-7222

END USER CERTIFICATION OF USE FOR EMPLOYMENT INSIGHT REPORTS

In compliance with the Federal Fair Credit Reporting Act as amended by the Consumer Credit Reporting Reform Act of 1996 (the "Act"), _____ ("End User") hereby certifies to Innovative Credit Solutions that it will comply with the following provisions:

1. End User will ensure that prior to procurement or causing the procurement of a consumer report for employment purposes (an Employment Insight Report):
 - a. A clear and conspicuous disclosure has been made in writing to the consumer at any time before the report is procured or caused to be procured, in a document that consists solely of the disclosure, that a consumer report may be obtained for employment purposes; and
 - b. The consumer has authorized in writing the procurement of the report by the End User.
2. In using a consumer report for employment purposes, before taking any adverse action based in whole or in part on the report, the End User shall provide to the consumer to whom the report relates:
 - a. A copy of the report; and
 - b. A description in writing of the rights of the consumer under the Act, a copy of which is attached hereto ("Summary of Consumer Rights").

The information from the consumer report will not be used in violation of any applicable federal or state equal employment opportunity law or regulation.

End User hereby acknowledges receipt of the Summary of Consumer Rights.

End User - Company Name

Print Name

Signature

Date

Title

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Report Act (FCRA) is designed to promote accuracy, fairness, and privacy of information used in the process of granting credit. This information is supplied by public record sources, credit grantors and others to credit reporting agencies (CRA's) who organize and store that information for distribution to credit grantors, employers and insurers who are making credit, employment and insurance decisions about you. The FCRA gives suppliers and users of credit information, and CRA's specific responsibilities in connection with their respective roles in the credit granting and reporting process. The FCRA also gives you specific rights in dealing with these entities, as summarized below. You can find the complete text of the FCRA, 15 U.S.C. 1681 et seq., at the Federal Trade Commission's web site (<http://www.ftc.gov>). You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

- Access to your file is limited. Your file may only be accessed by those who have a permissible purpose recognized by the FCRA – usually to consider an application you have submitted to a creditor, insurer, employer, landlord, or other business, or to consider you for an unsolicited offer of credit.
- Your consent is required for reports that are provided to employers or that contain medical information. A CRA may not give a report about you to your employer, or prospective employers without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.
- You can find out what is in your file. Upon your request a CRA must give you all the information in your file, and a list of everyone who has requested it recently. However, you are not entitled to any information concerning “risk scores,” “credit scores,” or other economic predictors that are in your file. There is no charge for the report if a third party used the information in your file to take unfavorable action toward you and you request the report within 60 days of receiving notice that the information in your file was used by a third party unfavorably. You are also entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you a fee of up to eight dollars.
- You must be told if information in your file was a factor considered by a third party who took unfavorable actions toward you. Upon your request, anyone who considers information from a CRA and who takes unfavorable actions toward you—such as denying an application for credit, insurance, or employment—must give you the name, address, and phone number of the CRA that provided the information. Keep in mind that the third party, not the CRA, took the unfavorable action toward you and that the CRA will not be able to provide you with the reason for the unfavorable action.
- You can dispute inaccurate information with the CRA. If you tell a CRA that your file contains inaccurate information, the CRA must reinvestigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRA's—to which it has provided data—of any error.) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your dispute statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- Inaccurate information must be corrected or deleted. A CRA must remove inaccurate information from its files, usually within 30 days after you dispute it. However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified. If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the

item. The notice must include the name, address and phone number of the information source.

- You can dispute inaccurate items with the source of the information. If you tell the third party who furnished information to a CRA—such as a creditor who reports to a CRA—that you dispute an item, it may not then report the information to a CRA without including a notice of your dispute. In addition, once you’ve notified the source of the error in writing, it may not continue to report the information if it is in fact an error.
- Outdated information may not be reported. In most cases, a CRA may not report negative information that is more than seven years old (ten years for bankruptcies).

- You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers. Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free telephone number for you to call and tell the CRA if you want your name and address removed from future lists or offers. If you notify the CRA through the toll-free number, it must keep you off the lists for two years. If you request, complete and return the CRA form provided for this purpose, you can have your name and address removed indefinitely.
- You may seek damages from violators. If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

The FCRA gives several different federal agencies authority to enforce the FCRA:

CRA’s, creditors and others not listed below	Federal Trade Commission Bureau of Consumer Protection – FCRA Washington, DC 20580 ● 202-326-3761
National banks, federal branches/agencies of foreign banks (word “National” or initials “N.A.” appear in or after bank’s name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 ● 202-452-3693
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 ● 202-452-3693
Savings associations and federally chartered savings banks (word “Federal” or initials “F.S.B.” appear in federal institution’s name)	Office of Thrift Supervision Consumer Programs Washington, DC 205520 ● 800-842-6929
Federal credit unions (words “Federal Credit Union” appear in institution’s name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 ● 703-518-6360
Banks that are state-chartered, or are not Federal Reserve System members	Federal Deposit insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 ● 800-934-FDIC
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 ● 202-366-1306

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