



CCIS

California Credit Information Solutions

Employment Insight Report

Employment InsightSM

An effective employment screening tool

Every time you hire a new employee, you put a lot on the line.

The wrong decision could jeopardize your firm's assets, reputation or security. Employment InsightSM from Experian helps you make informed hiring decisions by providing objective and factual credit information quickly and cost-effectively.

An objective picture of each applicant

Employment Insight enhances traditional employment decision-making tools, such as job applications, interviews, testing and reference checks, by:

- Quickly verifying information you receive from applicants and other sources
- Expanding on information received from other sources
- Revealing conflicting information that may need further review or clarification
- Providing credit information that would not normally appear on an application but may have an impact on job performance

Credit information provides insight into an applicant's:

- Responsibility toward his or her obligations
- Integrity and ability to fulfill his or her financial obligations



Inquiry Information

TCA1 RTH 3122250X1J CONSUMER, JONATHAN QUINCY 999-99-9990; CA-10655 NORTH BIRCH STREET / BURBANK CA 91502, T-35, COPY

PAGE 1 DATE 5-15-00 TIME 10:37:16 PHP26 V306 TCA1

JONATHAN QUINCY CONSUMER SS: 999-99-9990 E: AJAX HARDWARE
10655 N BIRCH ST 234-56-7891* 2035 BROADWAY
BURBANK CA 91502-1234 123-45-6789* SUITE 300
RPTD: 6-95 TO 1-98 U 3X LOS ANGELES CA 90019-1234
LAST SUB: 1220855 RPTD: 12-98 I

1314 SOPHIA LN APT 3 E: BELL AUTOMOTIVE
SANTA ANA CA 92708-5678 111 MAIN STREET
RPTD: 2-95 U 1X BURBANK CA 91503
RPTD: 5-91 TO 9-91 I

* 2600 BOWSER ST #312
LOS ANGELES CA 90017-9876
RPTD: 9-93 I

* JACK CONSUMER, JOHN SMITH, JONATHAN SMITH JONES JR

DEMOGRAPHICS

PH: 818.555.1111 UR PH: 706.432.9876 IB PH: 213.876.1234 UB
DL: CA N2345678 HM: OWNER
GEO: 35 123 456789 0 1234

PROFILE SUMMARY

PUBLIC RECORDS ----- 3 PAST DUE AMT --- \$1,421 INQUIRIES --- 3 CNT 0 5 / 0 1 / 0 4 / 2 1
INSTALL BAL ----- \$45,037 SCH/EST PAY ---- \$1,865 INQS/6 MO --- 0 SAVIS ACCTS ----- 6
R ESTATE BAL --- \$234,000 R ESTATE PAY ---- \$3,128 TRADELINE --- 10 NOW DEL/DRG ----- 3
REVOLVNG BAL --- \$14,657 REVOLVNG AVAIL --- 27% PAID ACCT --- 2 WAS DEL/DRG ----- 0
OLD TRADE ----- 1-78

PUBLIC RECORDS

* SO CALIF DISTRICT COURT 6-20-98 7-01-99 3011111 \$12,450 CO LIEN REL
C#: 45078321 1 BP: B476P2109
* COUNTY SPR CT SANTA ANA 9-19-99 3019999 \$1,200 CIV CL JUDG
D#: 7505853 1 PLAINTIFF: ALLIED COMPANY
BP: B1234P50987
* U S BANKRUPTCY COURT 2-10-98 3009999 \$100,000 -L BK 13-PETIT
D#: 35054539906234561 2 \$8,500 -A VOLUN

+++++ MORE

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2313849 DV ISC 024-D 3 2-01-99

DEFERRED PAYMENT START DATE: 07-30-2003

Table with columns: Account Number, Type, Status, Amount, Date, and Remarks. Includes entries for CENTRAL BANK, MOUNTAIN BK, TRAVEL CHARGE USA, and various delinquencies.

INQUIRIES

HEMLOCKS 12-05-01 2313849 DC
BAY COMPANY 12-03-01 2390446 DC \$1,500 CHG REV
HILLSIDE BANK 10-21-00 2240679 BC

MESSAGES

CONSUMER ASSISTANCE CONTACT: EXPERIAN
PO BOX 9595, ALLEN, TX 75013-0036 888 397 3742

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Information


Y 999-99-9990;
T-35, COPY

Table with columns: T-TYP1, AMT-TYP2, ACCTCOND, PYMT STATUS. Includes rows for \$500-O, \$250, \$7,000 -L, and \$1,000 -O.



High quality and cost-effective


Experian's nationwide database contains files on nearly 200 million credit-active consumers, providing the most current, comprehensive and accurate credit information available in the industry.



With our low per-report cost, you can include Employment Insight as an additional guidance tool for every applicant. Employment Insight reports also are an inexpensive first step in determining what other, often time-consuming, methods of employment verification and background checking are required.



Complimentary report for the individual



If an individual requests a copy of the report, Experian® will provide it free of charge, regardless of whether or not a job offer was made. To obtain the copy, simply input the keyword "COPY" at the end of the inquiry. Upon receipt, Experian will mail a copy of the applicant's report, in a consumer-friendly format, to the name and address provided on the inquiry.



How to order Employment Insight reports

Authorized Experian subscribers can access Experian's database for employment purposes by using an inquiry type of "H" or "HX" (see the data entry example below). If you are an

authorized subscriber who has not been certified, call your local Experian sales representative for certification information. If you are not already an authorized subscriber, call Experian at 800 333 4930 for more information about the Employment Insight report and new membership sign-up procedures.

Reports are available within seconds through a personal computer or access terminal, eliminating the need to wait the days or weeks that other background reports often take.

- **Personal computer access**

Employment Insight reports are available through various inexpensive software packages. Your Experian sales representative can provide you with software recommendations.

- **Internet access via Subscriber Services**

Reports also are available via Experian's internet access application: Subscriber Services. Your Experian sales representative can provide you more information on how to add Employment Insight to your internet profile, or how to sign up for internet access.

The right tool for the right decisions

Your success in selecting quality employees depends on choosing the right tools to help you in your employment decision process.



Data entry example

To generate an Employment Insight report, enter the following information using an inquiry type of "H" or "HX." To request that a copy be sent to the applicant, enter the keyword "COPY." *Note: For authorization to pull an Employment Insight report, contact your Experian sales representative.*

Report example

See the Employment Insight report example displayed to the left. Demographics Band and Profile Summary from Experian are optional add-on services that are included on the sample report.



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