

# Confidential Volunteer Background Check Report



- **Volunteer:** Dennis Roy Dickenson
- **Order ID:** 443398-39499746
- **Effective:** October 25, 2015

## Volunteer Information




- Dennis Roy Dickenson
- 8450 Webber Road, Sarasota, FL 34240
- SSN: xxx-xx-4422
- oneman1997@gmail.com
- (941) 371-1465

## Monthly Update Status

### Volunteer Quick View

-  First monthly update pending.
-  Level 2: Advanced Criminal History Record Locator Search

## Background Check Report Summary

- Level 2: Advanced Criminal History Record Locator Search
- Locator Products/Search Tools: Nationwide Search and Social Security Trace
-  Government Watch List Search (OFAC)
-  50 State DOJ Registered Sex Offender Search
-  FL-SARASOTA County Criminal Search

### General Disclaimer

Pursuant to Minn. Stat. Ann. § 332.70(4): The report may include information that has been expunged, sealed, or has otherwise become inaccessible to the public since the date it was collected.

Results pertaining to the subject's potential criminal background results are only included in the report if there is an exact match between the full name and date of birth provided by the subject and the court record. To ensure the integrity of our results, the criminal information reported appears exactly as it is received from each search. However, if the same information is revealed in numerous

criminal background searches, it is only listed once in the report to assist the client in interpreting the findings.

As sex offender, office of foreign asset control and federal criminal offender databases may only list names, information is provided only if there is a complete name match between the subject and the entry in the government records.

Department of motor vehicle records are provided only if there is an exact match between the license number provided by the subject and the agency record.

Credit reports are provided by the credit bureau based on 2 matching criteria among name, address and social security number.

To the extent criminal background results are duplicative of findings from noncriminal background checks, such as a sex offender hit, the results are duplicated in the report. Accordingly, a thorough review of the complete report is required to ensure that the company properly recognizes duplicative results.

The purpose of Social Security Trace/Address Locator Report is to locate jurisdictions for purposes of expanding the scope of the criminal background check. The Social Security number provided by the applicant is not checked against the Social Security Administration database since the Social Security Administration database generally is not accessible for pre-employment screening purposes. In determining whether a number appears to be validly issued, SSN protocols are applied but please note that due to the randomization of the issuance of social security numbers, any conclusion regarding whether the number is valid may not be accurate for recently issued numbers.

AS IT MAY NOT BE PERMISSIBLE OR RECOMMENDED TO USE CERTAIN INFORMATION CONTAINED IN THIS REPORT FOR EMPLOYMENT DECISIONS, IT IS ADVISABLE TO CONSULT WITH COUNSEL PRIOR TO MAKING ANY ADVERSE HIRING DECISIONS. BY REQUESTING AND ACCEPTING THIS REPORT, CLIENT CONFIRMS IT IS ACTING IN COMPLIANCE WITH ITS END USER CERTIFICATION

Results:

#### Government Watch List Search (OFAC)

**Status:** CLEAR

**Requested:** October 25, 2015

**Completed:** October 26, 2015

#### Provided Data:

- Last Name: Dickenson
- First Name: Dennis
- Middle Name: Roy
- SSN: xxx-xx-4422
- DOB: 10/23/xxxx

#### Verified Data:

- No data found

#### 50 State DOJ Registered Sex Offender Search

**Status:** CLEAR

**Requested:** October 25, 2015

**Completed:** October 26, 2015

#### Provided Data:

- Last Name: Dickenson
- First Name: Dennis
- Middle Name: Roy
- SSN: xxx-xx-4422
- DOB: 10/23/xxxx

#### Verified Data:

- No data found

#### Comments:

- Limitations on the 50 State DOJ Sex Offender Search
- Nevada: This Search does not provide results from the state of Nevada, as by both statute and regulations, information from the state of Nevada Sex Offender Registry website cannot be used for employment purposes and cannot be distributed commercially.
- Oregon: This Search has special conditions from the state of Oregon. Information is only provided for sex offenders who have been designated as predatory, as provided in ORS 181.585, who have been determined to present the highest risk of reoffending and to require the widest range of notification or are found to be a sexually violent dangerous offender under ORS 144.635.



#### FL-SARASOTA County Criminal Search

**Status:** CLEAR

**Requested:** October 25, 2015

**Completed:** October 26, 2015

#### Provided Data:

- Last Name: Dickenson
- First Name: Dennis
- Middle Name: Roy
- SSN: xxx-xx-4422
- DOB: 10/23/xxxx

#### Verified Data:

- No data found

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#### A Summary of Your Rights under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.**

You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

You have the right to ask for a credit score. Credit scores are numerical summaries of your creditworthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1 888 5OPTOUT (1 888 567 8688).

You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

Identity theft victims and active duty military personnel have additional rights. For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For more information about your federal rights, contact:

<b>For questions or concerns regarding:</b>	<b>Please contact:</b>
<b>1. a.</b> Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	<b>a.</b> Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552
<b>b.</b> Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:	<b>b.</b> Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357
<b>2.</b> To the extent not included in item 1 above:	
<b>a.</b> National banks, federal savings associations, and federal branches and federal agencies of foreign banks	<b>a.</b> Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
<b>b.</b> State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.	<b>b.</b> Federal Reserve Consumer Help Center PO Box 1200 Minneapolis, MN 55480
<b>c.</b> Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations	<b>c.</b> FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
<b>d.</b> Federal Credit Unions	<b>d.</b> National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
<b>3.</b> Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590
<b>4.</b> Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, SW

**For questions or concerns regarding:**

**Please contact:**

5. Creditors Subject to Packers and Stockyards Act

Washington, DC 20423  
Nearest Packers and Stockyards  
Administration area supervisor  
Associate Deputy Administrator  
for Capital Access

6. Small Business Investment Companies

United States Small Business  
Administration  
409 Third Street, SW, 8th Floor  
Washington, DC 20416

7. Brokers and Dealers

Securities and Exchange  
Commission  
100 F St NE  
Washington, DC 20549

8. Federal Land Banks, Federal Land Bank Associations, Federal  
Intermediate Credit Banks, and Production Credit Associations

Farm Credit Administration  
1501 Farm Credit Drive  
McLean, VA 22102-5090

9. Retailers, Finance Companies, and All Other Creditors Not  
Listed Above

FTC Regional Office for region in  
which the creditor operates **or**  
Federal Trade Commission:  
Consumer Response Center -  
FCRA  
Washington, DC 20580  
(877) 382-4357

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