

Consumer Disputes (2.13)

Research Services 4 Brothers LLC (RS4B), a consumer reporting agency, follows the following procedure in regard to consumer disputes on our background check reports.

Upon receiving a proper consumer dispute, RS4B will reinvestigate the matter in accordance with FCRA Requirements. The following procedure is initiated.

1. RS4B receives a proper consumer dispute. The consumer calls in and verifies name, telephone number or email, full date of birth, current address and the last four digits of their social security number. Additionally, RS4B will need to know if the information provided to its client; does not belong to consumer, information is inaccurate, information is incomplete or information is not up-to-date or if the information is non-reportable due to state or federal law. This can also be done by emailing dispute@ctbackgroundchecks.com. All contact with consumer will be documented.
2. RS4B will notify the end-user of consumer report to allow them to defer any employment decision until the dispute is resolved.
3. RS4B will not charge the consumer for the re-investigation.
4. RS4B will re-investigate, correct, and/or delete disputed information within 30 days (or 45 days if extended) of notice of dispute. If RS4B finds the information reported was inaccurate, incomplete or is unable to verify additional identifiers a corrected report will be issued.
5. RS4B will notify any appropriate party within five days of receiving dispute if information was obtained through another consumer reporting agency/court/depository.
6. RS4B will consider any information provided by consumer. If additional information is provided a 15 day exception will be added to verify the information.
7. RS4B will advise consumer within five days if the dispute is deemed frivolous or irrelevant. A notice will be sent by mail unless the consumer approves another delivery method.
8. RS4B will notify all parties of dispute results.
9. Consumer will receive a written notice including:
 - A. A statement that the reinvestigation is complete;
 - B. A copy of the consumer report;
 - C. A notice that the consumer has a right to request a description of the procedure used to determine the accuracy and completeness of the information, including the name, address and phone number of the furnisher; and
 - D. If unsuccessfully disputed, a notice that the consumer has a right to add a statement to the file disputing the accuracy or completeness of the information; or, if successfully disputed and information was corrected or deleted, or if a statement was added, a

notice that the consumer has a right to request that a copy of the report be sent to those who received the report within the last two years for employment purposes or six months for other purposes; and A copy of the Summary of Rights under the Fair Credit Reporting Act.

10. RS4B will comply with consumer request for description of re-investigation process.

Disputes received by RS4B will be handled by compliance manager Richard Dunn. All disputes by phone will be directed to the compliance manager. Any disputes received by email (dispute@ctbackgroundchecks.com) are received directly by the compliance manager. Our compliance manager will be responsible for all re-investigation procedures.

If a dispute results in the need of a corrected report all parties that have received the report will be notified and issued a new report. An identification marker will be placed in our system in the event of results being disputed. If RS4B runs a report for the consumer in the future where an identification marker is present and we did not change the report after the dispute, a note will be placed on the report that the information reported has been previously disputed.

In the event that RS4B has to correct a disputed report we will recommend training for all employees who were involved with the consumer report to prevent future occurrences from happening. If the information was supplied from a re-seller we will need to evaluate the on-going relationship with that consumer reporting agency.