



Understanding Consumer Reports For Employers



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1 BIB
 9710 NORTHCROSS CENTER COURT
 HUNTERSVILLE, NC 28078
 704-439-3900 p
 704-439-3901 f

Subject Profile
 By Service

2 Subject Information

Name: JOHN JOSEPH SMITH
 SSN: XXXXX3255
 DOB: 06/10/1955
 Sex/Race: M Reference:
 STANDARD Recorded:
 08/05/2009 10:18 AM

3 Client

ABC COMPANY
 ATTN: BETTY SMITH
 123 ANY STREET
 YOURTOWN, NC 12345
 704-555-1111 p

4 COURT CIVIL/CRIMINAL (Scope of Criminal Search: A Minimum of 7 years) COMPLETE

5 CRIMINAL RECORD MD - ANNE ARUNDEL

SMITH, JOHN JOSEPH
 DOB: 06/10/1955

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6 COURT: MD, ANNE ARUNDEL-DISTRICT COURT
 CASE: 6V00074488

ARREST|FILED: 03/23/2007 |
 CHARGE: (FELONY) (1) BURGLARY 1ST DEGREE
 (2) THEFT \$500 PLUS VALUE ON
 DISP: (1) NOLLE PROSEQUI
 (2) NOT GUILTY

OFFENSE DATE: 03/23/2007
 [SMITH, JOHN JOSEPH
 DOB 6/10/1955]

FEDERAL CRIMINAL RECORD MD - STATEWIDE COMPLETE

No Court Record Found for: JOHN JOSEPH SMITH

7 CRIMINAL RECORD CC - COMPREHENSIVE CRIMINAL (CRIMINAL & SEX OFFENDER) COMPLETE

AOC - VIRGINIA
 SMITH, JOHN, JOSEPH S=M R=B DOB=06/10/1955
 OFFENSES:
 COURT: FAIRFAX COUNTY GD DOCKET NUM: 9817484100
 FILED: 12/02/1998 DISPOSED: 02/24/1999

ARST: DWI-ALCOHOL
 CHRG: (M) DWI-ALCOHOL OFFENSE DATE: 11/26/1998
 DISP: (M) DWI-ALCOHOL GUILTY ON 02/24/1999
 CODE/STATUTE: 18.2-266
 SENT: SENTENCE: 6M (SUSP: 6M)
 COURT COSTS: Y
 FINE: Y
 HEARING RESULT: FINAL

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AOC - MARYLAND
 SMITH, JOHN, JOSEPH S=M R=B DOB=06/10/1955
 ADDR: 10020 LARRYSVILLE RD DOMKIRK MD 28754
 OFFENSES:
 COURT: ANNE ARUNDEL COUNTY (DISTRICT COURT) DOCKET NUM: 6A04174488

- 1 Consumer Reporting Agency (CRA)**
 The name and contact information of the CRA that has prepared and provided the consumer report is located in the top left corner of the consumer report.
- 2 Subject Information**
 The provided applicant information is located in this section.
- 3 Client Information**
 The name and contact information of your company is listed in this section.
- 4 Court Civil/Criminal** (Scope of Criminal Search: A Minimum of 7 Years)
 This section provides all court records reported by our researchers and are broken down by jurisdictions or areas that were searched. The Scope of the Criminal Search is usually a minimum of seven (7) years, meaning the researcher has looked for records going back at least 7 years.
- 5 Jurisdiction**
 This is the geographic location for CRIMINAL RECORD searches and will be listed as a County and/or State, Multi-State, Canadian Province, or International Country. Other types of searches may be listed under the Court Civil/Criminal section of your report.
- 6 Court Record**
 Although the amount of information disclosed in your criminal court record will vary, it will generally provide the following components* (in no particular order):
 - » Where the arrest or violation occurred
 - » The case number
 - » The date of arrest or filed date (This may also be the date of the Violation)
 - » Charge severity: (Felony, Misdemeanor, Traffic, Infraction or other violation)
 - » What the actual charge was
 - » The disposition (Guilty, Not-Guilty, Prayer for Judgment, Nolle Prosequi, etc.)
 - » The disposition date (or the date the case was disposed of)
 - » Sentence received
 - » The name of the offender and a combination of personal identifiers.

Depending upon the jurisdiction, the record may include at least one or all of the following:

 - » Date of Birth (DOB) » Address » Social Security Number (SSN)
 - » Drivers License Number » Gender, Race » Height, Weight, Eye Color
 - » Piercings, Tattoos, Scars and other markings » An Alias or AKA may also be listed

**Note that all criminal records may not be listed in this order. The order in which criminal record information is reported is dependent upon the record retention and reporting layout from the court.*
- 7 Additional Searches**
 You may see other types of searches on your report including the following:
 - » Federal Criminal Record » Comprehensive Criminal Record
 - » National Sex Offender Registry (NSOR) » Security Watch List (SWL)
 - » FACIS » Credit
 - » Civil » Motor Vehicle Reports (MVRs)

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EDUCATION VERIFICATION

BERKLEE COLLEGE OF MUSIC – BOSTON, MA COMPLETE
Discrepancies Found? NO

Confirmed By: TERESA HUNTER
Attendance Dates: 09/2000 – 05/2004
Degree: BACHELOR - BUSINESS
Received: 05/04

Comments: NONE

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EMPLOYMENT VERIFICATION

<u>Information Provided:</u>	<u>Information Verified:</u>
Company Name: ABC Company	ABC Company
Company Address: Anywhere, NC	Anywhere, NC
Company Phone/Fax: 123-456-7890	123-564-9870
Position: Sales	Sales Representative
Start Date: 01/2007	05/2007
End Date: 05/2009	05/2009
Pay: \$40,000	Unable to verify – See Comments
Reason for Leaving:	Unable to verify – See Comments

Rehire Eligible: Yes
Comments: Per company policy, no further information was given. Please note the discrepancy in the dates/position provided and verified.

Confirmed by: Mary Jones – Human Resources

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PERSONAL REFERENCE CHECK

REFERENCE NAME: JANE DOUGH COMPLETE
LENGTH OF TIME YOU HAVE KNOWN APPLICANT: 11 YRS.
RELATIONSHIP WITH APPLICANT: SUPERVISOR
PERSONAL COMMENTS: HE'S A VERY GOOD WORKER. TRUST WORTHY; GIVE HIM ANY TASK AND IT WILL BE COMPLETED ON TIME. JOHN HAS BEEN TRYING TO STRAIGHTEN HIS LIFE UP, HE'S A GOOD PERSON.

Entered: June 05, 2010 10:18 AM
Completed: June 07, 2010 02:42 PM

DISCLAIMER: All users of the information provided within this report must adhere to the guidelines set forth by the Fair Credit Reporting Act (FCRA), and the Drivers Privacy Protection Act (DPPA). In addition, all users of this information understand that the provider of these reports cannot guarantee or be held responsible for the accuracy or completeness of this report.

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Education & License Verification

Education Verifications are performed based on information your applicant provided to you. This section may include the following information:

- » Who verified the information
- » The attendance dates
- » The Major listed by the applicant
- » The degree or diploma received.
- » Date the degree was issued
- » Grades or GPA
- » Number of credits accumulated
- » Any additional comments provided by the institution

BIB has created a list of verification codes to assist in the Education Verification process that will be listed in the comments section of the report. Please also note that an email will be sent to the person that requested the search if a discrepancy is found.

Verification Code Descriptions

- SV-01-EDU: Verification Successful
- UV-01-EDU: Unverifiable: Non-Responsive After a Minimum of Six (6) Attempts
- UV-02-EDU: Unverifiable: Data No Longer Available
- UV-03-EDU: Unverifiable: Required Release Not Received
- UV-04-EDU: Unverifiable: School Hold on Records
- UV-05-EDU: Unverifiable: Applicant Unresponsive
- UV-06-EDU: Unverifiable: Additional Documents Required
- DS-01-EDU: Discrepancy: No Diploma/Degree Earned
- DS-02-EDU: Discrepancy: No Record of Enrollment
- DS-03-EDU: Discrepancy: Known/Suspected Diploma Mill
- DS-04-EDU: Discrepancy: Dates of Enrollment
- DS-05-EDU: Discrepancy: Type of Award/Certificate/Diploma/Degree
- DS-06-EDU: Discrepancy: School not accredited with State or US Dept. of Education
- VC-01-EDU: Verification Cancelled
- VC-02-EDU: Verification Closed; Package limited to one (1)
- VD-01-EDU: Verification Delayed
- SV-01-PRL: Successful License Verification
- VC-01-PRL: Verification Closed; Package limited to one (1)
- DS-01-PRL: Discrepancy: License Expired
- DS-02-PRL: Discrepancy: License Pending
- DS-03-PRL: Discrepancy: No Record on File

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Employment Verification

Employment Verifications are performed based on information your applicant provided to you. This section may include the following information:

- » Dates of Employment
- » Title held
- » Salary/Pay
- » Reason for Leaving
- » Rehire Eligibility
- » Any additional comments provided by the employer

Verification Code Descriptions

- SV-01-EMP: Verification Successful
- UV-01-EMP: Unverifiable: Non-Responsive After a Minimum of Six (6) Attempts
- UV-02-EMP: Unverifiable: Company Policy
- UV-03-EMP: Unverifiable: Employer No Longer in Business
- UV-04-EMP: Unverifiable: Company Acquired - Data No Longer Available
- UV-05-EMP: Unverifiable: Employer Not Found
- UV-06-EMP: Unverifiable: Required Release Not Received
- UV-07-EMP: Unable to Verify
- UV-08-EMP: Unverifiable: Applicant Not Responsive
- UV-09-EMP: Unverifiable: Required DD214 Not Received
- UV-10-EMP: Unverifiable: Due to the Work Number Requirements
- UV-11-EMP: Unverifiable: Additional Documents Required
- DS-01-EMP: Discrepancy: No Record of Employment
- DS-02-EMP: Discrepancy: Time Period
- DS-03-EMP: Discrepancy: Wage Reported
- DS-04-EMP: Discrepancy: Contract/Agency Position
- DS-05-EMP: Discrepancy: Non-Paid Position
- DS-06-EMP: Discrepancy: Title Reported
- DS-07-EMP: Discrepancy: Reason for leaving
- VC-01-EMP: Verification Cancelled
- VC-02-EMP: Verification Closed per Client
- VC-03-EMP: Verification Closed; Package limited to one (1)
- VD-01-EMP: Verification Delayed

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Personal Reference Check

References are contacted and verified according to your unique set of questions.



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