

Background Profile on  
**LAKHINDER J. S. VOHRA (LAK VOHRA)**

Prepared Confidentially for

***TDS***

Requested By: **SAMANTHA LOVELACE**  
Location: **TDS TELECOM**

**CONFIDENTIAL**

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## PERSONAL DATA

Name:	Lakhinder J. S. Vohra (LAK VOHRA)
Current Address:	12793 Josslyn Lane Jacksonville, Duval, FL 32246
Social Security Number:	XXX-XX-7694
DOB:	XX/XX/XXXX
Driver's License Number:	XXXXXXXXXXXXXXXXXXXX
Received:	11/25/2024
Completed:	11/27/2024
Sent:	11/27/2024
Status:	Complete

## SUMMARY

Services Ordered	Complete	Pending	Clear	Attention	Discrepancy
Criminal(County 7 year) <i>DUVAL FL Lakhinder J. S. Vohra</i>	X		X		
Criminal(County 7 year) <i>ALACHUA FL Lakhinder J. S. Vohra</i>	X		X		
Criminal(County 7 year) <i>OSCEOLA FL Lakhinder J. S. Vohra</i>	X		X		
Criminal(Federal 7 year) <i>Middle FL Lakhinder J. S. Vohra</i>	X		X		
Criminal(Federal 7 year) <i>Northern FL Lakhinder J. S. Vohra</i>	X		X		
Criminal(National Criminal Record Search) <i>Lakhinder J. S. Vohra</i>	X				
Criminal(Sex Offender) <i>Lakhinder J. S. Vohra</i>	X		X		
Employment History(Employment Plus) <i>Greenpeace Inc</i>	X				
Employment History(Employment Plus) <i>Research Triangle Institute</i>	X				
Employment History(Employment Plus) <i>Windstream Services, LLC</i>	X				
Employment History(Employment Plus) <i>First American Title Insurance</i>	X				
Employment History(Employment Plus) <i>Holiday Inn Club Vacations Incorporated</i>	X				
Employment History(Employment Plus) <i>Sogno Tours LLC</i>	X				
Employment History(Employment Plus) <i>Coverall North America Inc</i>	X				
Employment History(Employment Plus)					

Chipr	X				
Employment History(Employment Plus) <i>Truckstop.Com</i>	X				
Employment History(Employment Plus) <i>Windstream Communications-Historical Data Only</i>	X				
Employment History(Employment Plus) <i>Express Scripts Pharmacy, INC</i>	X				
Employment History(Employment Plus) <i>First American - Historical Data Only</i>	X				
Employment History(Employment Plus) <i>TPUSA, INC dba TELEPERFORMANCE</i>	X				
Employment History(Employment Plus) <i>Us Tech Solutions Inc.</i>	X				
Employment History(Employment Plus) <i>Historical Data Only - NAB Holdings, LLC.</i>	X				
Employment History(Employment Plus) <i>Ziprecruiter Inc</i>	X				
Employment History(Employment Plus) <i>The Fab Law Firm, LLC</i>	X				
Employment History(Employment Plus) <i>The Nielsen Company</i>	X				
Employment History(Employment Plus) <i>MAXIMUS, Inc.</i>	X				
Employment History(Employment Plus) <i>GrubHub - Historical Data Only</i>	X				
Employment History(Employment Plus) <i>1-800-Flowers.com Inc</i>	X				
Employment History(Employment Plus) <i>Altice USA - Historical Data</i>	X				
Employment History(Employment Plus) <i>Town Sports-History</i>	X				
Employment History(Employment Plus) <i>Welk Resorts</i>	X				
Employment History(Employment Plus) <i>Travel + Leisure Co.</i>	X				
Employment History(Employment Plus) <i>CROSSMARK, Inc.</i>	X				
Employment History(Employment Plus) <i>Oasis Outsourcing</i>	X				
Employment History(Employment Plus) <i>Time Warner Cable Inactive and Transfers Only</i>	X				
Employment(Past) <i>Signify Health</i>	X		X		
Employment(Past) <i>Yelp</i>	X				X

Employment(Past) <i>Cox</i>	X		X		
Employment(Past) <i>Spectrum</i>	X				X
Employment(Past) <i>At&amp;T</i>	X		X		
Employment(Past) <i>Comcast</i>	X				X
Employment(Past) <i>PartyDigest.com</i>	X				
SSN Trace	X		X		

## SOCIAL SECURITY NUMBER TRACE

Completed: 11/25/2024

Address History:

1. **7390 Sw 13th Rd Unit 237 Gainesville, Alachua, FL 32607 (04/24)**
2. **3460 Beach Blvd Apt 3204 Jacksonville, Duval, FL 32207 (07/24)**

### Additional Comments:

**\*\* Identity Scan did not detect any alerts.**

Reported Aliases:

1. **Lak Vohra**

## CRIMINAL

Criminal(County 7 year) - ALACHUA FL - Lakhinder J. S. Vohra

Completed: 11/26/2024

NO FELONY OR MISDEMEANOR CONVICTION RECORD FOUND

Criminal(County 7 year) - DUVAL FL - Lakhinder J. S. Vohra

Completed: 11/25/2024

NO FELONY OR MISDEMEANOR CONVICTION RECORD FOUND

Criminal(County 7 year) - OSCEOLA FL - Lakhinder J. S. Vohra

Completed: 11/26/2024

NO FELONY OR MISDEMEANOR CONVICTION RECORD FOUND

Criminal(Federal 7 year) - Middle FL - Lakhinder J. S. Vohra

Completed: 11/25/2024

NO FEDERAL CONVICTION RECORD FOUND

Criminal(Federal 7 year) - Northern FL - Lakhinder J. S. Vohra

Completed: 11/25/2024

NO FEDERAL CONVICTION RECORD FOUND

Criminal(National Criminal Record Search) - Lakhinder J. S. Vohra

Completed: 11/26/2024

**Note: Additional research at the jurisdictional level may have been required to complete this check. If additional research was required, and reportable information was located, it is included in the applicable jurisdiction service contained in this report.**

Criminal(Sex Offender) - Lakhinder J. S. Vohra

Completed: 11/25/2024

Lakhinder J. S. Vohra, XX/XX/XXXX, is not currently listed in the National Sex Offender Database.

**Note: Additional research at the jurisdictional level may have been required to complete this check. If additional research was required, and reportable information was located, it is included in the applicable jurisdiction service contained in this report.**

## EMPLOYMENT SUMMARY

Employment	Provided Start	Provided End	Verified Start	Verified End
Time Warner Cable Inactive and Transfers Only			01/06/2014	04/27/2015
Oasis Outsourcing			06/29/2015	06/30/2015
CROSSMARK, Inc.			11/07/2016	11/29/2016
Travel + Leisure Co.			05/30/2017	12/12/2017
Welk Resorts			10/15/2018	10/30/2018
Town Sports- History			08/02/2019	09/04/2019
Altice USA - Historical Data			09/28/2020	10/29/2020
1-800-Flowers.com Inc			09/09/2021	09/11/2021
GrubHub - Historical Data Only			09/13/2021	09/29/2021
MAXIMUS, Inc.			09/25/2021	10/08/2021
The Nielsen Company			10/18/2021	10/28/2021
The Fab Law Firm, LLC			02/01/2022	02/01/2022
Ziprecruiter Inc			01/10/2022	03/03/2022
Historical Data Only - NAB Holdings, LLC.			04/11/2022	05/19/2022
Us Tech Solutions Inc.			11/02/2022	12/05/2022
TPUSA, INC dba TELEPERFORMANCE			11/15/2021	01/04/2022

First American - Historical Data Only			02/17/2023	02/17/2023
Express Scripts Pharmacy, INC			03/21/2022	03/21/2022
Windstream Communications- Historical Data Only			06/19/2023	07/21/2023
Truckstop.Com			08/07/2023	08/22/2023
Chipr			09/06/2023	09/13/2023
Coverall North America Inc			12/11/2023	12/19/2023
Sogno Tours LLC			01/22/2024	01/30/2024
Holiday Inn Club Vacations Incorporated			02/05/2024	02/09/2024
First American Title Insurance			02/17/2023	02/17/2023
Windstream Services, LLC			06/19/2023	07/21/2023
Research Triangle Institute			09/22/2024	09/24/2024
Greenpeace Inc			10/04/2018	10/08/2018
Spectrum	10/2024	10/2027		10/27/2023
Signify Health	10/2024	10/2024	10/07/2024	10/30/2024
Yelp	06/2024	09/2024	06/03/2024	09/17/2024
Cox	02/2024	05/2024	02/19/2024	05/09/2024
At&T	12/2020	06/2021	12/14/2020	08/04/2021
Comcast	2019	07/2020	11/04/2019	03/30/2022
PartyDigest.com	11/1995	06/2020		

## EMPLOYMENT - Employment Plus

### ***Time Warner Cable Inactive and Transfers Only***

Stamford, CT 06902

Verified by: Automated Verification System

Completed: 11/25/2024

<b>Time Warner Cable Inactive and Transfers Only</b>	<b>Provided</b>	<b>Verified</b>
Dates of Employment (Start)		01/06/2014
Dates of Employment (End)		04/27/2015
Position/Title		DIRECT SALES REPRESENTATIVE
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		LAKHINDER J VOHRA
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

### **Additional Comments:**

**\*\* employer:***Anyone with a transferred status will have more recent work history from 2017 forward under Charter Communications employer code 10362 on The Work Number.*



## EMPLOYMENT - Employment Plus

### ***Oasis Outsourcing***

West Palm Beach, FL 33411

Verified by: Automated Verification System

Completed: 11/25/2024

Oasis Outsourcing	Provided	Verified
Dates of Employment (Start)		06/29/2015
Dates of Employment (End)		06/30/2015
Position/Title		ACCOUNT EXECUTIVE
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		LAKHINDER VOHRA
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

### **Additional Comments:**

**\*\* employer: Wage Garnishment Address: Oasis Outsourcing, 2054 Vista Parkway #300, West Palm Beach, FL 33411, Attn: Payroll Operations Compliance Department**

*As of March 25, 2022, this employee may also have historical wages found under Employer Code 18974 for Oasis, a Paychex Company.*



## EMPLOYMENT - Employment Plus

**Travel + Leisure Co.**

Orlando, FL 32821

Verified by: Automated Verification System

Completed: 11/25/2024

Travel + Leisure Co.	Provided	Verified
Dates of Employment (Start)		05/30/2017
Dates of Employment (End)		12/12/2017
Position/Title		REPRESENTATIVE, SALE
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		LAKHINDER JIT VOHRA
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

### Additional Comments:

**\*\* employer:** Please send all garnishment requests to :?Wyndham Destinations 6277 Sea Harbor Drive? Orlando, FL 32821?

**SPECIAL INFORMATION ABOUT THIS EMPLOYER** If the message "Data Not Provided" is displayed in the Federal Employer ID Number (FEIN) field for the verification above, please use 20-4206059, which this employer has identified as the corporate level FEIN associated with their account. The Work Number is in the process of adding individual record level information to the FEIN field in the verification. If there is a number displayed in FEIN field from the above verification and it differs from the one appearing in this disclaimer message, please use the number from the FEIN field in the verification, as it is employee-specific.

## EMPLOYMENT - Employment Plus

### **Welk Resorts**

San Marcos, CA 92069

Verified by: Automated Verification System

Completed: 11/25/2024

Welk Resorts	Provided	Verified
Dates of Employment (Start)		10/15/2018
Dates of Employment (End)		10/30/2018
Position/Title		DNU Sales Agent - Unlic
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		Lakhinder Vohra
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

### **Additional Comments:**

**\*\* employer:***Garnishment requests should be sent to:*

*Welk Resorts*

*Attn: Payroll*

*300 Rancheros Drive?Suite 450*

*San Marcos, CA?92069*

## EMPLOYMENT - Employment Plus

### ***Town Sports-History***

Elmsford, NY 10523

Verified by: Automated Verification System

Completed: 11/25/2024

<b>Town Sports-History</b>	<b>Provided</b>	<b>Verified</b>
Dates of Employment (Start)		08/02/2019
Dates of Employment (End)		09/04/2019
Position/Title		205071
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		LAKHINDER VOHRA
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

### **Additional Comments:**

**\*\* employer:***Please use Headquarters Address above for garnishment requests.*

*The Average Hours Per Pay Period reflects the actual hours paid for the most recent pay period.*

*Current data for 2021 and forward is available under employer code 156191.*

## EMPLOYMENT - Employment Plus

### ***Altice USA - Historical Data***

Bethpage, NY 11714

Verified by: Automated Verification System

Completed: 11/25/2024

Altice USA - Historical Data	Provided	Verified
Dates of Employment (Start)		09/28/2020
Dates of Employment (End)		10/29/2020
Position/Title		Resi Direct Sales Acct Exec
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		Lakhinder J. VOHRA
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

### **Additional Comments:**

**\*\* employer:***This is a Historical Record reflecting the Employee Information at the Point in Time shown in the As of Date Field. Verification? data for employees after 12/29/2023 can be located under Employer Code 10299219.*

## EMPLOYMENT - Employment Plus

***1-800-Flowers.com Inc***

Jericho, NY 11753

Verified by: Automated Verification System

Completed: 11/25/2024

<b>1-800-Flowers.com Inc</b>	<b>Provided</b>	<b>Verified</b>
Dates of Employment (Start)		09/09/2021
Dates of Employment (End)		09/11/2021
Position/Title		B2C Sales Associate
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		Lakhinder J Vohra
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

## EMPLOYMENT - Employment Plus

### GrubHub - Historical Data Only

Chicago, IL 60602

Verified by: Automated Verification System

Completed: 11/25/2024

GrubHub - Historical Data Only	Provided	Verified
Dates of Employment (Start)		09/13/2021
Dates of Employment (End)		09/29/2021
Position/Title		Sales Rep, Rest
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		LAKHINDER J VOHRA
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

### Additional Comments:

**\*\* employer:** Please use Headquarters Address above for garnishment requests.

*This employer moved to Employer Code 10244912 effective 12/30/22.? All information for this employer post 12/30/22 can be found under the new Employer Code 10244912. If an employee has a transfer status, it simply means any new information for that employee will be loaded under the new Employer Code after their transfer date.*



## EMPLOYMENT - Employment Plus

**MAXIMUS, Inc.**

McLean, VA 22102

Verified by: Automated Verification System

Completed: 11/25/2024

MAXIMUS, Inc.	Provided	Verified
Dates of Employment (Start)		09/25/2021
Dates of Employment (End)		10/08/2021
Position/Title		Data Proc I
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		LAKHINDER J VOHRA
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

### Additional Comments:

**\*\* employer:** *This is a general employer message and is provided on every verification for your information and convenience. Garnishment requests should be sent to:*

**MAXIMUS, Inc.**

11419 Sunset Hills Rd.

Attn: Payroll

Reston, VA 20190

## EMPLOYMENT - Employment Plus

**The Nielsen Company**

Oldsmar, FL 34677

Verified by: Automated Verification System

Completed: 11/25/2024

The Nielsen Company	Provided	Verified
Dates of Employment (Start)		10/18/2021
Dates of Employment (End)		10/28/2021
Position/Title		MEMBERSHIP REPRESENT
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		LAKHINDER VOHRA
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

### Additional Comments:

**\*\* employer:** *Garnishment requests should be sent to The Nielsen Company, 85 Broad Street New York, NY 10004 Attn: Payroll This is a general employer message and is provided on every verification for your information and convenience.*

## EMPLOYMENT - Employment Plus

***The Fab Law Firm, LLC***

Orlando, FL 32801

Verified by: Automated Verification System

Completed: 11/25/2024

<b>The Fab Law Firm, LLC</b>	<b>Provided</b>	<b>Verified</b>
Dates of Employment (Start)		02/01/2022
Dates of Employment (End)		02/01/2022
Position/Title		Sales Representative
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		Lakhinder Vohra
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

### **Additional Comments:**

**\*\* employer:***Please use Headquarters Address above for garnishment requests.*

## EMPLOYMENT - Employment Plus

### **Ziprecruiter Inc**

Santa Monica, CA 90401

Verified by: Automated Verification System

Completed: 11/25/2024

<b>Ziprecruiter Inc</b>	<b>Provided</b>	<b>Verified</b>
Dates of Employment (Start)		01/10/2022
Dates of Employment (End)		03/03/2022
Position/Title		Associate Account Executive
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		Lakhinder Vohra
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

### **Additional Comments:**

**\*\* employer:** Please use Headquarters Address above for garnishment requests.

## EMPLOYMENT - Employment Plus

### **Historical Data Only - NAB Holdings, LLC.**

Troy, MI 48083

Verified by: Automated Verification System

Completed: 11/25/2024

Historical Data Only - NAB Holdings, LLC.	Provided	Verified
Dates of Employment (Start)		04/11/2022
Dates of Employment (End)		05/19/2022
Position/Title		Inside Sales Representative, Senior
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		Lakhinder Vohra
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

### **Additional Comments:**

**\*\* employer:** *This is a global message and is provided on every verification for your information and convenience. Garnishment requests should be sent to: NAB Holdings, LLC 250 Stephenson Highway Troy, MI 48083 Attn: Payroll Dept.*

*Please note that historical data through 8/30/19 can be found under Employer Company Code 25041.? Only 2020 data can be found under employer Company Code 20706.*

*This employer moved to Employer Code 10270479 effective 01/2023. ?All information for this employer post 01/2023 can be found under the new Employer Code 10270479. ?If an employee has a transfer status, it simply means any new information for that employee will be loaded under the new Employer Code after their transfer date.*

## EMPLOYMENT - Employment Plus

***Us Tech Solutions Inc.***

Edison, NJ 08837

Verified by: Automated Verification System

Completed: 11/25/2024

<b>Us Tech Solutions Inc.</b>	<b>Provided</b>	<b>Verified</b>
Dates of Employment (Start)		11/02/2022
Dates of Employment (End)		12/05/2022
Position/Title		Inside Sales Agent
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		Lakhinder Vohra
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

### **Additional Comments:**

**\*\* employer:***Please use Headquarters Address above for garnishment requests.*

## EMPLOYMENT - Employment Plus

**TPUSA, INC dba TELEPERFORMANCE**

Murray, UT 84107

Verified by: Automated Verification System

Completed: 11/25/2024

TPUSA, INC dba TELEPERFORMANCE	Provided	Verified
Dates of Employment (Start)		11/15/2021
Dates of Employment (End)		01/04/2022
Position/Title		MNGR
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		LAKHINDER J VOHRA
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

### Additional Comments:

**\*\* employer:** Please note for Division C33 YTD earnings will show from 7/26/2019 to current. For verifications PRIOR to 01/01/2023, please also reference The Work Number Employer Code #?(11836) - TPUSA-FHCS, INC Alliance One has moved to Employer Code 5144608 effective 10/1/2022. All information for this employer post 9/30/2022 can be found under the new Employer Code 5144608. If an employee has a transfer status, it simply means any new information for that employee will be loaded under the new Employer Codes after their transfer date. Please note that data prior to 09/2023 for Senture can be found under Employer Code 33055.

## EMPLOYMENT - Employment Plus

### **First American - Historical Data Only**

Santa Ana, CA 92707-5913

Verified by: Automated Verification System

Completed: 11/25/2024

First American - Historical Data Only	Provided	Verified
Dates of Employment (Start)		02/17/2023
Dates of Employment (End)		02/17/2023
Position/Title		Rep,Inside Sales-IB
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		Lakhinder J Vohra
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

### **Additional Comments:**

**\*\* employer:***If this employee worked for a company that has been acquired by First American Financial Corporation or one of its subsidiaries ("First American"), the Most Recent Hire Date and Total Time with Employer may be understated, as First American reports only the hire date and time employed by First American, post-acquisition.?This employer moved to Employer Code 409106 effective 05/2023 All information for this employer post 05/2023 can be found under the new Employer Code 409106. If an employee has a transfer status, it simply means any new information for that employee will be loaded under the new Employer Code after their transfer date.? payroll:**This employee has an Alternate Job Title of (1) .*



## EMPLOYMENT - Employment Plus

**Express Scripts Pharmacy, INC**

Philadelphia, PA 19192

Verified by: Automated Verification System

Completed: 11/25/2024

Express Scripts Pharmacy, INC	Provided	Verified
Dates of Employment (Start)		03/21/2022
Dates of Employment (End)		03/21/2022
Position/Title		Customer Service Representative
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		LAKHINDER VOHRA
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

### Additional Comments:

**\*\* employer:**For garnishment orders and inquiries, please mail correspondence to: Cigna Group Legal & Public Affairs Routing, 900 Cottage Grove Rd, Bloomfield, CT 06152(Fax:860-781-7430 E-mail: LegalandPublicAffairs-IncomingLegal@Cigna.com)

For information regarding a HealthSpring employee for years prior to 2013, the HealthSpring employer code is 14460. A separate verification must be run to obtain that data.

For information regarding an Express Scripts, Inc. employee for years prior to 2020, the Express Scripts, Inc. employer code is 36032. A separate verification must be run to obtain that data.

For information regarding an eviCore Healthcare employee for years prior to 2021, the eviCore employer code is 15419. A separate verification must be run to obtain that data.

For information regarding a MDLive employee for years prior to 2022, please contact the Cigna Group Employee Service Center at 1-800-551-3539 Mon-Fri 8am ? 8pm EST.

## EMPLOYMENT - Employment Plus

### **Windstream Communications-Historical Data Only**

Little Rock, AR 72212

Verified by: Automated Verification System

Completed: 11/25/2024

Windstream Communications-Historical Data Only	Provided	Verified
Dates of Employment (Start)		06/19/2023
Dates of Employment (End)		07/21/2023
Position/Title		INSIDE ACCT EXEC-RES-OUTBOUND
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		LAKHINDER VOHRA
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

### **Additional Comments:**

**\*\* employer:***This is a Historical Record reflecting the Employee Information at the Point in Time shown in the As of Date Field.? Employee Wage information earned after 3/29/24 can be located under the new Account (Employer Code 620830).? Some current employee active status may be incorrectly listed as "Inactive" for Employer code 12769.? Please see Employer Code 620830 for current active status.*

## EMPLOYMENT - Employment Plus

### **Truckstop.Com**

New Plymouth, ID 83655

Verified by: Automated Verification System

Completed: 11/25/2024

Truckstop.Com	Provided	Verified
Dates of Employment (Start)		08/07/2023
Dates of Employment (End)		08/22/2023
Position/Title		Business Dev Rep II
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		Lakhinder Vohra
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

### **Additional Comments:**

**\*\* employer:** Please use Headquarters Address above for ganishment requests.

## EMPLOYMENT - Employment Plus

### **Chipr**

Salt Lake City, UT 84101

Verified by: Automated Verification System

Completed: 11/25/2024

Chipr	Provided	Verified
Dates of Employment (Start)		09/06/2023
Dates of Employment (End)		09/13/2023
Position/Title		Home Solutions Expert
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		Lakhinder J Vohra
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

## EMPLOYMENT - Employment Plus

**Coverall North America Inc**

Deerfield Beach, FL 33442

Verified by: Automated Verification System

Completed: 11/25/2024

Coverall North America Inc	Provided	Verified
Dates of Employment (Start)		12/11/2023
Dates of Employment (End)		12/19/2023
Position/Title		Inside Sales Consultant
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		Lakhinder Vohra
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

### Additional Comments:

**\*\* employer:** Please use Headquarters Address above for garnishment requests.

## EMPLOYMENT - Employment Plus

**Sogno Tours LLC**

Orlando, FL 32809

Verified by: Automated Verification System

Completed: 11/25/2024

Sogno Tours LLC	Provided	Verified
Dates of Employment (Start)		01/22/2024
Dates of Employment (End)		01/30/2024
Position/Title		Sales Agent
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		Lakhinder Vohra
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

### Additional Comments:

**\*\* employer:** Please use Headquarters Address above for garnishment requests.

## EMPLOYMENT - Employment Plus

### ***Holiday Inn Club Vacations Incorporated***

Kissimmee, FL 34747

Verified by: Automated Verification System

Completed: 11/25/2024

<b>Holiday Inn Club Vacations Incorporated</b>	<b>Provided</b>	<b>Verified</b>
Dates of Employment (Start)		02/05/2024
Dates of Employment (End)		02/09/2024
Position/Title		Inbound Vacation Sales Agent
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		Lakhinder J Vohra
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

### **Additional Comments:**

**\*\* employer:***Garnishment requests should be sent to headquarter address.*

## EMPLOYMENT - Employment Plus

### ***First American Title Insurance***

Santa Ana, CA 92707

Verified by: Automated Verification System

Completed: 11/25/2024

First American Title Insurance	Provided	Verified
Dates of Employment (Start)		02/17/2023
Dates of Employment (End)		02/17/2023
Position/Title		Inbound Inside Sales Representative
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		Lakhinder J Vohra
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

### **Additional Comments:**

**\*\* employer:***Please use Headquarters Address above for garnishment requests.*

*Please note that data prior to 05/2023 for First American Title Insurance can be found under Employer Code 10653.*



## EMPLOYMENT - Employment Plus

**Windstream Services, LLC**

Little Rock, AR 72212

Verified by: Automated Verification System

Completed: 11/25/2024

Windstream Services, LLC	Provided	Verified
Dates of Employment (Start)		06/19/2023
Dates of Employment (End)		07/21/2023
Position/Title		Inside Acct Exec-Res
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		Lakhinder Vohra
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

### Additional Comments:

**\*\* employer:** Please use Headquarters Address above for garnishment requests.? Employee wage information prior to 3/30/24 can be located under employer code 12769.

## EMPLOYMENT - Employment Plus

### ***Research Triangle Institute***

Research Triangle, NC 27709-2194

Verified by: Automated Verification System

Completed: 11/25/2024

Research Triangle Institute	Provided	Verified
Dates of Employment (Start)		09/22/2024
Dates of Employment (End)		09/24/2024
Position/Title		Data Collector 2
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		Lakhinder Vohra
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

### **Additional Comments:**

**\*\* employer:***Please use Headquarters Address above for garnishment requests.*

## EMPLOYMENT - Employment Plus

### **Greenpeace Inc**

Washington, DC 20005

Verified by: Automated Verification System

Completed: 11/25/2024

<b>Greenpeace Inc</b>	<b>Provided</b>	<b>Verified</b>
Dates of Employment (Start)		10/04/2018
Dates of Employment (End)		10/08/2018
Position/Title		Direct Dialogue Rep - FT
Job Description/Responsibilities		
Was applicant a contracted employee?		
Staffing Agency		
Name While Employed		LAKHINDER VOHRA
Employment Code or Number		

Orange Tree Employment Screening obtained the above employment history from TWN.

## EMPLOYMENT - Past

### **Spectrum**

1710 Douglas Ave Kissimmee, FL

Verified by: Automated Verification System

Completed: 11/26/2024

<b>Spectrum</b>	<b>Provided</b>	<b>Verified</b>
Dates of Employment (Start)	10/02/2024	
<b>Dates of Employment (End)</b>	<b>10/27/2024</b>	<b>10/27/2023</b>
Position/Title	Sales	Resi Connectivity Sales Spec
Job Description/Responsibilities		
Reasons for Leaving		
Did applicant give proper notice?		
Is applicant eligible for rehire?		
Was applicant a contracted employee?		
Staffing Agency		
Employment Code or Number		
Name While Employed		Lakhinder Singh

### **Additional Comments:**

**\*\* Employment status: INACTIVE**

**\*\* Most recent hire: 10/02/2023**

**\*\* Months of service: 1**

**\*\* Employer Disclaimer (1 of 1) :**

*employer: If the Most Recent Hire Date is an earlier date than the Original Hire Date, it is reflecting the employee's original hire date from an acquired company.*

## EMPLOYMENT - Past

### **Signify Health**

12793 Josslyn Lane Jacksonville, FL

Verified by: Automated Verification System

Completed: 11/25/2024

Signify Health	Provided	Verified
Dates of Employment (Start)	10/2024	10/07/2024
Dates of Employment (End)	10/2024	10/30/2024
Position/Title	Sales	ASSOCIATE
Job Description/Responsibilities		
Reasons for Leaving		
Did applicant give proper notice?		
Is applicant eligible for rehire?		
Was applicant a contracted employee?		
Staffing Agency		
Employment Code or Number		
Name While Employed		LAKHINDER VOHRA

### **Additional Comments:**

\*\* *Employment status: INACTIVE*

\*\* *Most recent hire: 10/07/2024*

\*\* *Months of service: 1*

\*\* *Employer Disclaimer (1 of 1) :*

*employer: Please use Headquarters Address above for garnishment requests.*

## EMPLOYMENT - Past

### Yelp

3460 Beach Blvd Jacksonville, FL

Verified by: Automated Verification System

Completed: 11/27/2024

Yelp	Provided	Verified
Dates of Employment (Start)	06/2024	06/03/2024
Dates of Employment (End)	09/2024	09/17/2024
Position/Title	Sales	Customer Success Manager, NTC Retention (Remote)
Job Description/Responsibilities		
Reasons for Leaving		Unavailable
Did applicant give proper notice?		Unavailable
Is applicant eligible for rehire?		Unavailable
Was applicant a contracted employee?		
Staffing Agency		
Employment Code or Number		
Name While Employed		

## EMPLOYMENT - Past

**Cox**

7900 SW 13th Rd Gainesville, FL

Verified by: Automated Verification System

Completed: 11/25/2024

Cox	Provided	Verified
Dates of Employment (Start)	02/2024	02/19/2024
Dates of Employment (End)	05/2024	05/09/2024
Position/Title	Sales	Direct Sales Rep - CCI
Job Description/Responsibilities		
Reasons for Leaving		
Did applicant give proper notice?		
Is applicant eligible for rehire?		
Was applicant a contracted employee?		
Staffing Agency		
Employment Code or Number		
Name While Employed		LAKHINDER J VOHRA

### Additional Comments:

\*\* *Employment status: INACTIVE*

\*\* *Most recent hire: 02/19/2024*

\*\* *Months of service: 3*

## EMPLOYMENT - Past

### At&T

12793 Josslyn Lane Jacksonville, FL

Verified by: Automated Verification System

Completed: 11/25/2024

At&T	Provided	Verified
Dates of Employment (Start)	12/2020	12/14/2020
Dates of Employment (End)	06/2021	08/04/2021
Position/Title	Sales	INTEGRATED SOLUTIONS CONSULTANT
Job Description/Responsibilities		
Reasons for Leaving		
Did applicant give proper notice?		
Is applicant eligible for rehire?		
Was applicant a contracted employee?		
Staffing Agency		
Employment Code or Number		
Name While Employed		LAKHINDER J VOHRA

### Additional Comments:

**\*\* Employment status: INACTIVE**

**\*\* Most recent hire: 12/14/2020**

**\*\* Employer Disclaimer (1 of 1) :**

*employer: Historical employment information for individuals who were previously employed by DIRECTV can be found under employer code 13558 for US employees or 17251 for Puerto Rico employees.*

*The address to send Garnishment Requests can be obtained at <http://www.attgarnishments.com>. You will need the employees legal entity name and garnishment state to determine the correct serving address for the garnishment.*



## EMPLOYMENT - Past

### Comcast

225 Hidden Creek Lane Warrenton, VA

Verified by: Automated Verification System

Completed: 11/25/2024

Comcast	Provided	Verified
Dates of Employment (Start)	2019	11/04/2019
Dates of Employment (End)	07/2020	03/30/2022
Position/Title	DSR	Business Account Executive 1, Small & Medium Business Direct Sal
Job Description/Responsibilities		
Reasons for Leaving		
Did applicant give proper notice?		
Is applicant eligible for rehire?		
Was applicant a contracted employee?		
Staffing Agency		
Employment Code or Number		
Name While Employed		LAKHINDER VOHRA

### Additional Comments:

\*\* Employment status: INACTIVE

\*\* Most recent hire: 03/07/2022

\*\* Months of service: 1

\*\* Employer Disclaimer (1 of 1) :

employer: Employees on an intermittent leave of absence are identified with the status "on-leave" and are active employees with Comcast. payroll: Full Time

## EMPLOYMENT - Past

**PartyDigest.com**

4705 Grand Masters Lane Woodbridge, VA

Completed: 11/25/2024

PartyDigest.com	Provided	Verified
Dates of Employment (Start)	11/1995	
Dates of Employment (End)	06/2020	
Position/Title	owner	
Job Description/Responsibilities		
Reasons for Leaving		
Did applicant give proper notice?		
Is applicant eligible for rehire?		
Was applicant a contracted employee?		
Staffing Agency		
Employment Code or Number		
Name While Employed		

\* Orange Tree Employment Screening is unable to obtain an accurate verification of self employment. Therefore, Orange Tree Employment Screening did not pursue this verification further.

*Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.*

## **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 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 NW, Washington, DC 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 credit-worthiness 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 1-888-567-8688.
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

#### **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE**

**You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is

placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **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 information about your federal rights, contact:**

<b>TYPE OF BUSINESS:</b>	<b>CONTACT:</b>
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>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.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570 Houston, TX 77052</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Assistant General Counsel for Office of Aviation Protection Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Division Regional Office</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street SW, Suite 8200 Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street NE Washington, DC 20549</p>
<p>8. Institutions that are members of the Farm Credit System</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357</p>

*Para obtener información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escriba a: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.*

## **Un resumen de sus derechos en virtud de la Ley de Informe Justo de Crédito**

La Ley de Informe Justo de Crédito (Fair Credit Reporting Act, FCRA, por sus siglas en inglés), una ley federal, fomenta la exactitud, imparcialidad y privacidad de la información en los archivos de las agencias de informes del consumidor. Existen muchos tipos de agencias de informes del consumidor, incluidas las agencias de crédito (credit bureaus) y las agencias especializadas (como las agencias que venden información sobre el historial de extensión de cheques, registros médicos y registros de historial de alquiler). A continuación, se presenta un resumen de sus principales derechos en virtud de la FCRA.

**Para obtener más información, incluyendo información sobre derechos adicionales, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escriba a: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.**

- **Deben notificarle si la información contenida en su archivo se ha utilizado en su contra.** Todo aquel que utilice un informe de crédito u otro tipo de informe de consumidor para denegar su solicitud de crédito, seguro o empleo, o para emprender otra acción adversa en su contra, debe informarle y debe darle el nombre, la dirección y el número de teléfono de la agencia que proporcionó esa información.
- **Usted tiene derecho a saber lo que contiene su archivo.** Usted puede solicitar y obtener toda la información registrada bajo su nombre en los archivos de una agencia de informe del consumidor (divulgación de su información). Usted deberá proporcionar una prueba de su identidad, que puede incluir su número de Seguro Social. En muchos casos, la divulgación de la información de su archivo será gratuita. Usted tiene derecho a recibir una copia gratuita de su archivo si:
  - Una persona ha emprendido una acción adversa en su contra debido a la información contenida en su informe de crédito.
  - Usted es víctima de un robo de identidad y coloca una alerta de fraude en su archivo.
  - Su archivo contiene información inexacta como resultado de fraude.
  - Usted recibe asistencia pública.
  - Usted está desempleado pero prevé solicitar empleo en un plazo de 60 días.

Asimismo, todos los consumidores tendrán derecho a recibir una copia gratuita de la información registrada en su archivo cada 12 meses si así se lo solicitan a cada agencia de crédito a nivel nacional y a las agencias especializadas de informe del consumidor a nivel nacional. Para obtener más información, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

- **Usted tiene derecho a pedir su puntuación de crédito.** Las puntuaciones de crédito son resúmenes numéricos de su solvencia crediticia basados en la información de las agencias de crédito. Usted puede solicitar su puntuación de crédito a las agencias de informes del consumidor que generan o distribuyen los puntajes utilizados en préstamos de bienes raíces residenciales, pero tendrá que pagar un cargo. En algunas transacciones hipotecarias, el prestamista le dará información sobre su puntuación de crédito gratuitamente.
- **Usted tiene derecho a impugnar la información incompleta o inexacta.** Si usted identifica información en su archivo que es incompleta o inexacta, y la reporta a la agencia de informes del

consumidor, la agencia debe investigar, a menos que su impugnación sea frívola. Para consultar una explicación sobre los procedimientos de impugnación, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

- **Las agencias de informes del consumidor deben corregir o eliminar la información inexacta, incompleta o no verificable.** La información inexacta, incompleta o no verificable debe ser eliminada o corregida, por lo general en un plazo de 30 días. No obstante, si una agencia de informe del consumidor verifica la exactitud de la información, puede seguir reportándola.
- **Las agencias de informes del consumidor no pueden reportar información negativa desactualizada.** En la mayoría de los casos, una agencia de informe del consumidor no puede reportar información negativa ocurrida hace más de siete años, ni quiebras ocurridas hace más de 10 años.
- **El acceso a su archivo es limitado.** Una agencia de informe del consumidor puede proporcionar información sobre usted solamente a aquellas personas que realmente la necesiten — generalmente para considerar una solicitud presentada por usted ante un acreedor, asegurador, empleador, propietario de una vivienda en alquiler u otro negocio. La FCRA especifica quiénes son las personas que tienen una necesidad válida de acceso.
- **Usted debe otorgar su consentimiento para que se envíen sus informes a los empleadores.** Una agencia de informe del consumidor no puede darle información sobre usted a su empleador, ni a un posible empleador si usted no da su consentimiento por escrito al empleador. Por lo general, el consentimiento escrito no es requerido en la industria del transporte de carga por camión. Para obtener más información, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **Usted puede limitar las ofertas "preseleccionadas" de crédito y seguro que recibe y que están basadas en la información de su informe de crédito.** Las ofertas "preseleccionadas" de crédito y seguro no solicitadas deben incluir un número de teléfono gratuito al que usted puede llamar si desea eliminar su nombre y dirección de las listas en las que se basan estas ofertas. Puede solicitar su exclusión voluntaria de estas listas llamando a las agencias de crédito a nivel nacional al 1-888-5-OPTOUT (1-888-567-8688).
- El siguiente derecho, en virtud de la FCRA, se aplica a las agencias de informe del consumidor a nivel nacional:

## **LOS CONSUMIDORES TIENEN EL DERECHO A OBTENER UN CONGELAMIENTO DE SEGURIDAD**

**Usted tiene derecho a colocar un "congelamiento de seguridad" en su informe de crédito, lo que prohibirá que una agencia de informes del consumidor entregue información sobre su informe de crédito sin su autorización expresa.** El congelamiento de seguridad está diseñado para evitar que créditos, préstamos y servicios se aprueben en su nombre sin su consentimiento. Sin embargo, usted debe saber que colocar un congelamiento de seguridad para controlar el acceso a la información personal y financiera en su informe de crédito podría retrasar, interferir o bloquear la aprobación a tiempo de peticiones o solicitudes posteriores que usted haga con respecto a un nuevo préstamo, crédito, hipoteca o cualquier otra transacción para obtener un crédito.



Como alternativa a un congelamiento de seguridad, usted tiene derecho a colocar una alerta de fraude inicial o extendida en su archivo de crédito sin costo alguno. Una alerta de fraude inicial es un aviso que se coloca en el archivo de crédito del consumidor por un (1) año. Cuando hay una alerta de fraude en el archivo de crédito del consumidor, la empresa está obligada a tomar medidas para verificar la identidad de dicho consumidor, antes de concederle un crédito. Si usted es una víctima del robo de identidad, usted tiene derecho a colocar una alerta de fraude extendida, que es un aviso de fraude que dura 7 años.

El congelamiento de seguridad no es aplicable a personas o entidades, ni a las subsidiarias o agencias de cobranza que actúen en nombre de dichas personas o entidades, con las cuales usted ya tiene una cuenta y que solicitan información sobre su informe de crédito con el fin de cobrarle o revisar su cuenta. Revisar una cuenta significa realizar ciertas actividades como el mantenimiento, vigilancia, actualizaciones, mejoras y aumentos a la línea de crédito de dicha cuenta.

- **Usted puede obtener compensación de los infractores.** Si una agencia de informes del consumidor o, en algunos casos, un usuario de informes del consumidor, o un proveedor de información a una agencia de informes del consumidor infringe la FCRA, es posible que usted pueda presentar una demanda ante una corte estatal o federal.
- **Las víctimas del robo de identidad y el personal militar en servicio activo tienen derechos adicionales.** Para obtener más información, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**Los estados tienen autoridad para hacer cumplir la FCRA, y muchos estados tienen su propia legislación sobre los informes de los consumidores. En algunos casos, usted puede tener más derechos en virtud de la ley estatal. Para obtener más información, comuníquese con su agencia estatal o local de protección del consumidor o con el Fiscal General estatal. Para obtener información sobre sus derechos federales, comuníquese con:**

<b>TIPO DE NEGOCIO:</b>	<b>COMUNÍQUESE CON:</b>
<p>1.a. Bancos, asociaciones de ahorro y cooperativas de crédito con activos totales de más de \$10 mil millones de dólares y sus filiales</p> <p>b. Dichas filiales que no sean bancos, asociaciones de ahorro o cooperativas de crédito también deben listar, además del CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street, NW Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 (877) 382-4357</p>
<p>2. En la medida en que no estén incluidos en el punto 1 anterior:</p> <p>a. Bancos nacionales, asociaciones de ahorro federales y sucursales federales y agencias federales de bancos extranjeros</p> <p>b. Bancos miembros del estado, sucursales y agencias de bancos extranjeros (que no sean sucursales federales, agencias federales, o Sucursales Estatales Aseguradas de Bancos Extranjeros), compañías de préstamos comerciales de propiedad o controladas por bancos extranjeros y las organizaciones que operan bajo la sección 25 o 25A de la Ley de la Reserva Federal (Federal Reserve Act)</p> <p>c. Bancos Asegurados No Miembros, Sucursales Estatales Aseguradas de Bancos Extranjeros y asociaciones de ahorros estatales aseguradas</p> <p>d. Cooperativas Federales de Crédito</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570 Houston, TX 77052</p> <p>b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480</p> <p>c. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314</p>
3. Compañías aéreas	Assistant General Counsel for Office of Aviation Protection Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590
4. Acreedores sujetos a la Junta de Transporte Terrestre (Surface Transportation Board)	Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423
5. Acreedores sujetos a la Ley de Empacadores y Corrales Ganaderos de 1921 (Packers and Stockyards Act, 1921)	Oficina Regional de la División de Empacadores y Corrales Ganaderos más cercana
6. Compañías de Inversión en Pequeños Negocios	Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street SW, Suite 8200 Washington, DC 20416
7. Agentes y Distribuidores	Securities and Exchange Commission 100 F Street, NE Washington, DC 20549
8. Instituciones que son miembros del Sistema de Crédito Agrícola	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Minoristas, Compañías Financieras y todos los demás acreedores no indicados anteriormente	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 (877) 382-4357