

September, 1997

INSTRUCTIONS
for
NOTICE OF USE OF CONSUMER REPORT FOR EMPLOYMENT PURPOSES

WBA(FCRA) 604(b)(3) (8/11/97)

This form serves the purpose of notifying the consumer of the employer's use of a consumer report for employment purposes. This form was prepared to comply with the Fair Credit Reporting Act ("FCRA") amendments effective September 30, 1997. NOTICE: CONSULT YOUR ATTORNEY TO BE CERTAIN THAT THIS FORM IS APPROPRIATE FOR YOUR TRANSACTION AND THAT THE LAW HAS NOT CHANGED SINCE THE DRAFTING DATE SHOWN ON THE FACE OF THE FORM.

USE OF THIS FORM

Under the FCRA, an employer is required to provide to the consumer a copy of the consumer report and a description of the consumer's rights under the FCRA before taking any adverse action based on the report. This notice, along with the report and description of rights must be sent to the consumer before any adverse action is taken against the consumer based in whole or in part on a consumer report.

This is a model form for use by employers for the purpose of conveying a copy of the report and the summary of rights to the consumer before taking adverse action based on the report. Employers may take this model form and use it with their own letterhead.

COMPLETING THE FORM

Please address the consumer to whom the notice is being sent. Identify the date of the notice, the name and address of the employer, and the name of the person issuing the notice.