

Fair Credit Reporting Act (FCRA)

I understand that a background check (Consumer Report) will be obtained for employment purposes at Circuit City.

A consumer report may be made in connection with your employment application. This report will include information obtained through personal interviews with your neighbors, friends and associates, regarding your character, general reputation, personal characteristics and mode of living. You have a right to request additional information regarding the nature and scope of the background investigation requested.

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer reporting agency" (CRA). Most CRAs are credit bureaus that gather and sell information about you – such as if you pay your bills on time or have filed bankruptcy -- to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. §1681-1681u. The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state Attorney General to learn those rights.

- You must be told if information in your file has been used against you. Anyone who uses information from a CRA to take action against you -- such as denying an application for credit, insurance, or employment -- must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.

- You can find out what is in your file. At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.

- You can dispute inaccurate information with the CRA. If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs -- to which it has provided the data -- of any error.) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute,

you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.

- Inaccurate information must be corrected or deleted. A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified. If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.

- You can dispute inaccurate items with the source of the information. If you tell anyone -- such as a creditor who reports to a CRA -- that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.

- Outdated information may not be reported. In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.

- Access to your file is limited. A CRA may provide information about you only to people with a need recognized by the FCRA - usually to consider an application with a creditor, insurer, employer, landlord, or other business.

- Your consent is required for reports that are provided to employers, or reports that contain medical information. A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.

- You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers. Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.

- You may seek damages from violators. If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal

court. Circuit City will make inquiries to USMA, a Consumer Reporting Agency, concerning your employment suitability and qualification.

You may contact USMA at:

By Phone: 877-858-4165
By Mail: P.O. Box 33181
Tulsa, OK 74153

or

Find contact information on USMA using any computer connected with the World Wide Web at: www.usmutual.com.

[Please do not contact USMA for the status of your employment application. USMA does not have access to this information and will not be able to respond to your request.]

[Please do not contact Unicru for results of the background check. Unicru does not have access to the report and will not be able to respond to your request.]

Circuit City will make inquiries to USIS, a Consumer Reporting Agency, concerning your criminal background record.

You may contact USIS at:

By Phone: 1-800-381-0645
By Mail: P. O. Box 33181
Tulsa, OK 74153

or

Find contact information on USIS using any computer connected with the World Wide Web at: www.usis.com.

[Please do not contact USIS for the status of your employment application. USIS does not have access to this information and will not be able to respond to your request.]

[Please do not contact Unicru for results of the background check. Unicru does not have access to the report and will not be able to respond to your request.]

If you are applying for a driver position, you have a right to obtain a free copy of a consumer report about you from the consumer reporting agency mentioned above if you request such report within 60 days of receiving a notice that an adverse action has been taken based upon your consumer report. You also have right to dispute with a consumer reporting agency the accuracy or completeness of any information in a consumer report furnished by the agency. Circuit City will

make inquiries to USIS, a Consumer Reporting Agency, concerning your driving record.

You may contact USIS at:

By Phone: 1-800-381-0645
By Mail: P. O. Box 33181
Tulsa, OK 74153

or

Find contact information on USIS using any computer connected with the World Wide Web at: www.usis.com.

[Please do not contact USIS for the status of your employment application. USIS does not have access to this information and will not be able to respond to your request.]

[Please do not contact Unicru for results of the driving record check. Unicru does not have access to the report and will not be able to respond to your request.]

Circuit City will verify all or part of the information I give Circuit City. I hereby authorize Circuit City to procure a consumer report and, to the extent permitted by law, make any inquiry into my credit history, motor vehicle driving record, criminal and civil records, prior employment (including contacting prior employers), education as well as other public record information.

Applicants applying for employment at a location in the state of California:

A consumer credit report may be used and, if so, it will be obtained from USIS. A consumer report will be obtained for employment purposes, and it may include information about your character, general reputation, personal characteristics, and mode of living. Circuit City may request an investigation regarding your credit history, motor vehicle driving record, criminal and civil records, prior employment (including contacting prior employers), education as well as other public record information from USIS. Under section 1786.22 of the California Civil Code, you may view the file maintained on you by the consumer reporting agency named above during normal business hours. You may also obtain a copy of this file upon submitting proper identification and paying the costs of duplication services, by appearing at the Consumer Reporting Agency identified above in person or by mail. You may also receive a summary of the file by telephone. The agency is required to have personnel available to explain your file to you and the agency must explain to you any coded information appearing in your file. If you appear in person, a person of your choice may accompany you, provided that this person furnishes proper identification. You have a right to obtain a free copy of any report obtained by Circuit City by selecting "Yes" below.

Applicants applying for employment at a location in the state of Minnesota:

A consumer report may be obtained. You have a right, upon written request, to receive a complete and accurate disclosure of the nature and scope of the reports. You may receive a copy of any report obtained by Circuit City by selecting "Yes" below.

Applicants applying for employment at a location in the state of New York:

A consumer report may be obtained in connection with any future application. You have a right, upon written request, to be told whether a report was requested and, if it was, the name and address of the agency which prepared it. Please note that if you are hired, subsequent consumer reports may be obtained in connection with employment.

Applicants applying for employment at a location in the state of Oklahoma:

A consumer report may be obtained. You may receive a copy of any report obtained by Circuit City by selecting "Yes" below.