

Texas Consumers Have the Right to Obtain a Security Freeze

Any written disclosure to a consumer by a consumer reporting agency under this chapter must include a written statement that explains in clear and simple language the consumer's rights under this chapter, such as the process for receiving a consumer report or consumer file, the process for requesting or removing a security alert or freeze, the toll-free telephone number for requesting a security alert, applicable fees, dispute procedures, the process for correcting a consumer file or report, and information on a consumer's right to bring an action in court or arbitrate a dispute

Notification of Rights for Texas Consumers

The Texas Business and Commerce Code requires that consumer reporting agencies provide Texas consumers notice of their rights with any written disclosure.

- You have the right to obtain a copy of your background report from Sterling Infosystems, Inc. ("STERLING") by completing a form online at <https://www.sterlingcheck.com/resources/candidate-faqs/>, by calling 800-899-2272, or by writing to us at 6150 Oak Tree Blvd., Suite 490, Independence, OH 44131. If you write to us, always include your full name including middle initial (and generation such as JR, SR, II, III); full current mailing address; date of birth (month/date/year); Social Security Number; and a phone number where you can be contacted. Please include one copy of a government issued identification card (driver's license, state ID card, military ID card, etc.) and one copy of a recent utility bill, bank or insurance statement, etc. Ensure that each copy is legible, displays your name and current mailing address, and the date of issue. Please send copies of any documents you wish to provide to us and always retain your original documents. STERLING may request additional documentation to verify your identity.
- You have the right to dispute information in your background report that you do not recognize or that you believe is inaccurate. You may request an investigation of the disputed item online at dispute.resolution@sterlingcheck.com, by calling 888-889-5248, or by writing to us at 4511 Rockside Road, 4th Floor, Independence, OH 44131. Please specify what information you believe to be inaccurate and the reason why you believe the information may be inaccurate. STERLING will conduct a thorough investigation within 30 days and then notify the consumer of the results of the investigation. If additional information is received from the consumer that is relevant to the investigation during the 30 day timeframe, an additional 15 days may be taken. Only inaccurate information may be removed from your file.
- You have a right to place a fraud security alert statement on your credit report that alerts anyone who reviews your credit information that your identity may have been used without your consent and requests that the reviewer verify your identity before issuing credit.

- You also have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization, except to those with whom you have an existing account or a collection agency acting on behalf of the existing account, for purposes of reviewing (account maintenance, monitoring, credit line increases and account upgrades and enhancements) or collecting the account. Your information may be used for the purposes of prescreening as provided for by the federal Fair Credit Reporting Act, even if a security freeze is on the report. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent; however, using a security freeze may delay, interfere with, or prohibit the timely approval of any subsequent requests or applications regarding a new loan, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale.
- In order to request or remove a fraud security alert or freeze, you will need to contact one of the three credit reporting agencies listed below:

Experian
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
www.experian.com

Equifax
P.O. Box 105788
Atlanta, GA 30348
(800) 685-1111
www.equifax.com

Trans Union
P.O. Box 6790
Fullerton, CA 92834
(877) 680-7289
www.transunion.com

- The credit reporting agencies establish the fees associated with initiating and removing security freezes and alerts. If you have any questions about contacting any of these credit reporting agencies, you can contact Sterling Infosystems at 800-899-2272 for assistance.
- Texas consumers have a right to file action in court to enforce an obligation of a consumer reporting agency. In the alternative, if agreed to by both parties, after the consumer has followed the normal dispute procedures and received a notice of the results of the investigation, the matter may be submitted to binding arbitration in the manner provided by the rules of the American Arbitration Association.