

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., 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 the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., 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 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 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.

- **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.

- **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.

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:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
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	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, SE Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street S.W. Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F St NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357

**DISCLOSURE STATEMENT IN COMPLIANCE WITH THE FCRA
(FAIR CREDIT REPORTING ACT)**

In connection with your application for employment or your continuation of employment, Titan Medical (“Titan”) may retain a consumer reporting agency or background check agency to investigate your past employment, education, criminal history, credit report (if applicable), driving record (if applicable) and other public records. The scope of this notice and your authorization is all-encompassing, and with your authorization, the Titan will be allowed to obtain from an outside organization all manner of consumer reports and investigative consumer reports in connection with your employment and thereafter to the fullest extent permitted by law. As a result, you should carefully consider whether to exercise your right to request disclosure of the nature and scope of any consumer or investigative report.

You have the right to obtain a written description of the nature and scope of the consumer report or background check. The consumer report or background check shall be used only for employment purposes. You have the right to request, in writing, the nature and scope of any investigative consumer report conducted by Hirease, Inc. on behalf of Titan Medical, Hirease, LLC dba Accurate Now., PO Box 2559, Southern Pines, NC 28388, Voice: 866-693-1764, www.accuaratenow.com.

If a consumer report or background check contains adverse information that may be relied upon in making an employment decision, you will be advised of the adverse information before an employment decision is made and given an opportunity to explain.

If Titan uses any information it obtains from a consumer report or background check in a decision to not hire you or to make any other adverse employment decision regarding you, Titan will provide you with a copy of the report upon which its decision was based and a written summary of your rights under the Fair Credit Reporting Act (“FCRA”), before taking any final adverse action.

If you are denied employment or if your employment is terminated because of a consumer report or background check, you will be advised of that fact and the source of the consumer report or background check.

BACKGROUND CHECK AUTHORIZATION FORM

I hereby authorize Titan Medical (“Titan”) and its designated agents and representatives to conduct a comprehensive review of my background causing a consumer report and/or background check report to be generated for employment purposes. I understand that the scope of the consumer report/background check report may include, but is not limited to, the following areas: multijurisdictional database search of public criminal records on provided primary name and developed names; offender registry check of records from all 50 states; terrorist watch list (such as OFAC); social security number (“SSN”) validation; driving record; SSN check against the death master index; development of names from name and address history; credit check (if applicable); and current and previous residences.

I further authorize any individual, company, firm, corporation or public agency to divulge any and all information, verbal or written, pertaining to me, to Titan or its agents. I further authorize the complete release of any records or data pertaining to me which the individual, company, firm, corporation or public agency may have, to include information or data received from other sources, and its designated agents and representatives shall maintain all information received from this authorization in a confidential manner in order to protect my personal information, including, but not limited to, addresses, social security number and date of birth.

€ **California applicants or residents only:** You have a right to request a free copy of your report if one is ordered on you. Please check this box to receive an e-mailed copy of your report. You have the right under California law to inspect files maintained on you by an investigative consumer reporting agency pursuant to any of the following procedures, during normal business hours and on reasonable notice: (1) You may personally inspect the files and receive a copy of the file for the actual costs of duplication services, if you provide proper identification (i.e., valid driver’s license, social security account number, military identification card, and credit cards); (2) You may make a written request by certified mail, with proper identification, for copies to be sent to a specified addressee; and (3) you may make a written request, with proper identification, for telephone disclosure of a summary of the information contained in the files. If you are unable to reasonably identify yourself with the “proper identification,” the agency may request additional information concerning your employment, personal or family history to verify your identity. The agency must provide trained personnel to explain any information in the file. The agency must provide a written explanation of any coded information in the files. You are permitted to bring one person with you when you inspect your file. That individual must provide reasonable identification, and the agency may require you to provide a written statement granting the agency permission to discuss your file in such person’s presence.

€ **Minnesota and Oklahoma applicants or employees only:** Please check this box if you would like to receive a copy of a consumer report at no charge if one is obtained by the company.

New York applicants or employees only: Upon request, you will be informed whether or not a consumer report was requested by Titan, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. You have the right to inspect and receive a copy of any investigative consumer report requested by Titan by contacting the consumer reporting agency identified above directly. By signing below, you acknowledge receipt of Article 23-A of the New York Correction Law

Washington State applicants or employees only: You also have the right to request from the consumer reporting agency a written summary of your rights and remedies under the Washington Fair Credit Reporting Act.

First Name _____ Middle Initial _____ Last Name _____

Signature

Date

