

## TERMS AND CONDITIONS

YOUR USE OF THIS WEBSITE AND YOUR REQUEST TO RECEIVE A COPY OF YOUR CONSUMER REPORT OR CONSUMER FILE DISCLOSURE FROM CONTEMPORARY INFORMATION CORP. D/B/A CIC, ("CIC") ARE SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS, ALSO REFERRED TO AS "TERMS OF USE." YOUR USE OF THIS WEBSITE, INCLUDING PROVIDING YOUR PERSONAL INFORMATION TO CIC CONSTITUTES YOUR ACCEPTANCE OF AND AGREEMENT WITH THE TERMS OF USE. IF YOU DO NOT AGREE TO THE TERMS OF USE, YOU MAY NOT USE THIS WEBSITE AND YOU MUST CONTACT CIC AT 888-316-4242 TO REQUEST YOUR CONSUMER REPORT OR FILE DISCLOSURE. YOU MAY ALSO UTILIZE THAT PHONE NUMBER TO REQUEST YOUR FREE ANNUAL FILE DISCLOSURE BY TELEPHONE.

### Permitted Use

You agree that:

- A. Your use of this website (the "Website") is subject to and governed by these Terms of Use.
- B. You will only access or use this Website and transact business with us if you are at least 18 years old.
- C. You will comply with and be bound by these Terms of Use as they appear on this Website each time you access and use this Website.
- D. Each use of this Website by you indicates and confirms your consent and agreement to be bound by these Terms of Use.
- E. These Terms of Use are a legally binding agreement between you and CIC that will be enforceable against you.
- F. You will not use or attempt to use this Website for any purpose other than for requesting your consumer report or consumer file; you may not use or attempt to use this Website or any part of this site for any other purpose.
- G. By using this Website and its content, including any information, reports, images, products, services, and/or data provided or accessible in connection with the Website (collectively referred to as the "Services"), you agree to be bound by these Terms of Use. **These Terms of Use contain a consent to (i) obtain your consumer report or consumer file and (ii) receive a copy of your consumer report/file electronically.**

H. You must provide your legal name, a valid address within the United States, email address, a valid Social Security number, Date of Birth, and successfully pass authentication of your identity to use this Website.

These provisions are an integral part of our agreement. Please read these Terms of Use carefully.

### **1. Acceptance of Terms through Use of Website and/or Services.**

By using the Services, you represent and warrant to CIC that you have read, understood, and agree to all terms, conditions, and notices contained or referenced in these Terms of Use and in connection with the Website, and that you agree to follow all applicable laws and regulations.

### **2. Changes in Terms of Use.**

CIC may modify these Terms of Use from time to time by posting modified Terms of Use on or accessible through the Website. At the time of any material modifications, CIC will change the date "Last Updated" on the Website.

### **3. Your Information.**

You agree to supply accurate and complete information when requesting your consumer report/file. You agree that you will:

- Request only your personal consumer report/file.
- Not insert false or fraudulent information as part of your request.
- Provide accurate and complete information, and that your registration and usage of Services will comply with all applicable state and federal laws, as well as the Terms of Use.
- Will be fully and solely responsible for maintaining the confidentiality of the contents of your consumer report/file and for the security of your computer system, or mobile device.
- Immediately notify us of any unauthorized access of your consumer report/file.

CIC agrees that it will use any information that you provide to provide you with a copy of your consumer report/file and to update its records regarding you.

### **4. Your Use of the Services.**

You may not use any robot, spider, web crawler, deep linking, or other automatic or manual device, tool or process to access, monitor, retrieve, data mine, reproduce, or in any way circumvent the navigational

structure or presentation of the Services or any portion of the Services. You may not attempt to gain unauthorized access to any portion of the Services by any means. You agree that you will not attempt to modify, adapt, reverse engineer, decompile, translate, or disassemble any portion of the Services or otherwise attempt to derive the source code or underlying ideas, programs, or algorithms associated with the Services. Any unauthorized use or misuse of the Services may be a cause for terminating your right to use the Services, including the Website.

## **5. Authorized Use of Services.**

CIC grants you a fully revocable, non-exclusive, non-transferrable license to use the Services, and view and print documents or information obtained on the Website, for authorized uses, subject to the following additional terms and conditions:

- a. The documents or information may be used by you solely for informational purposes, and shall not be resold, distributed, otherwise provided, or transferred, in whole or in part, to any other person or entity.
- b. You will not charge any fee to any person in connection with the Services and information obtained by you through the Services.
- c. The Services or information obtained through the Services shall not be modified by you in any way.
- d. You will not use the Services to sell a product or service or to increase traffic to a website for commercial reasons. You will not modify, use as a basis for a derivative work, reformat, mirror, copy, reproduce, distribute, publish, market, transfer, perform, download, display, post, translate, transmit, or otherwise use any elements of the Services, including without limitation any portion of the Website or content obtained through it, except as expressly authorized in these Terms of Use.
- e. All copyright or other proprietary notices that appear in connection with the Services, including on the Website, or the materials downloaded or printed from the Website pursuant to these Terms of Use, will not be removed.
- f. Persons under the age of 18 are not authorized to use the Services. The license granted by CIC to use the Services does not include the right to copy or distribute any portion of the Services, such as layout or design of the website, or logos, graphics, sounds, or images. Elements of the Services, including the website, are protected by copyright, trade dress, or other laws and may not be imitated in whole or in part.

## **6. Possible Disruption of Service.**

CIC does not guarantee that our Services, or any content contained within or accessible through Services, will be always available or will be available uninterrupted. Access to the Services may from time to time be unavailable, delayed, or limited due to, among other things: hardware failure; software failure, including among other things, bugs, errors, viruses, configuration problems, incompatibility of systems, utilities or applications, the operation of firewalls or screening programs, unreadable codes, or content irregularities; system overload; damage caused by severe weather, natural disasters, war or acts of God; terrorism; interruption of power supplies; strike or other stoppage of labor; governmental or regulatory restrictions; or any other cause whatsoever beyond the control of CIC.

## **7. Intellectual Property Notices.**

You agree that the Services contain proprietary information belonging to CIC and its licensors, and that they may be further protected by copyrights, trademarks, service marks, patents, and other proprietary rights and laws. All images, text, custom graphics, the collection and compilation and assembly, and the overall “look and feel” and distinctiveness of the Services constitute trade dress and the property of CIC. The absence of a notice relating to a CIC product or service name, slogan, or logo does not constitute a waiver of CIC’s trademark or other intellectual property rights relating to such name or logo. All other product names, company names, marks, logos, and symbols on or in the Services may be the trademarks and the property of their respective owners. Except as expressly authorized by CIC in these Terms of Use, you agree not to sell, license, rent, modify, distribute, copy, reproduce, transmit, publicly display, publicly perform, publish, adapt, edit, or create derivative works from the information, services, or products, or attempt to copy, further develop, decompile, reverse engineer, disassemble, or derive the source code of the Services, or any updates or part thereof. Any attempt to do any of the foregoing is a violation of CIC’s rights and the rights of its licensors. If you breach this restriction, you may be subject to prosecution and damages. In addition, you agree that any derivative works, improvements, inventions, or works developed by you based upon or relating to the Services involving a breach of these Terms of Use shall be owned by CIC, and you hereby assign and agree to assign to CIC such derivative works, improvements, inventions or works.

As noted in these Terms of Use, you may print or download information from the Services for your own use, provided that you keep intact all copyright and other proprietary notices. Systematic retrieval of information, services, or products from the Services to create or compile, directly or indirectly, a collection, compilation,

database, or directory without written permission from CIC is prohibited. In addition, use of the Services for any purpose not expressly permitted in these Terms of Use is prohibited.

## **8. Questions, Comments, and Contact Information.**

All written requests for your consumer report/file and notices to CIC relating to these Terms of Use shall be in writing and sent to the following:

CIC

Attn: Legal Department

3700 Crestwood Pkwy, Suite 300, Duluth GA 30096

Notices from CIC shall be deemed given to you when notice is posted on the Website or otherwise provided in connection with the Services, or when the e-mail is sent, unless CIC is notified that the e-mail address is invalid. Notices to CIC shall be deemed given by you when notice is received at the address provided above.

## **9. Electronic Consent.**

By using this Website, you are AFFIRMATIVELY CONSENTING TO RECEIVE YOUR CONSUMER REPORT/FILE ELECTRONICALLY. You may, at any time, request a paper copy of any written disclosures by fax 888-797-2254, by phone 888-316-4242, or emailing [DisputeResolution@CICReports.com](mailto:DisputeResolution@CICReports.com); there will not be a charge for such copy.

Hardware and Software Requirements and Ability to Access Disclosures: To receive and retain electronic documents, you understand that you must have the following:

- A personal computer/device capable of accessing the internet. Your access to this page verifies that your system/device meets these requirements.

## **10. Help and Frequently Asked Questions**

- a. To check the status of your request to CIC, please email the Compliance Dept. at [compliance@icreports.com](mailto:compliance@icreports.com).
- b. To file a complaint with CIC, please email the Compliance Dept. at [compliance@icreports.com](mailto:compliance@icreports.com).
- c. To file a complaint with the Consumer Financial Protection Bureau, please visit <https://www.consumerfinance.gov/complaint/>.

- d. In the event that you cannot be properly identified in accordance with the FCRA, section 610(a)(1), 15 U.S.C. 1681h(a)(1), and other applicable laws and regulations, please submit a written request to CIC by mail (3700 Crestwood Pkwy #300, Duluth GA 30096) or fax 888-797-2254 and include
  - a. Your full name
  - b. Current address
  - c. Previous address
  - d. Phone number
  - e. Social Security Number (SSN)
  - f. Date of birth (DOB)
  - g. Clear copy of your Driver's License or other form of government issued I.D.
  - h. Explanation of your inquiry or request