

**DISCLOSURE AND RELEASE
(Form SAF-61)**

This is to inform you that as a part of our procedure for processing your application for qualification to perform services for a UniGroup Company, or for your continued qualification thereafter, a consumer report may be obtained for qualification purposes. This inquiry may include information as to your character, general reputation, personal characteristics, and mode of living, whichever may be applicable. Attached is a summary of your rights under the Fair Credit Reporting Act. You have the right to make a written request within 30 days for a complete and accurate disclosure of additional information concerning the nature and scope of the investigation to:

- Lexis Nexis, PO Box 105108, Atlanta, GA, 30302, (800) 845-6004
- HireRight, 4500 South 129th East Avenue, Suite 200, Tulsa, OK 74134, (800) 331-9175

I authorize all corporations, companies, credit agencies, financial institutions, educational institutions, persons, law enforcement agencies, former employers and the military services to release all written and verbal information about me to Lexis Nexis or HireRight. I release them from any liability and responsibility from doing so. I also authorize the procurement of a consumer credit report and understand that it may contain information about my background, mode of living, personal characteristics, character and personal reputation. This authorization, in original or copy form, shall be valid for this and any future reports or updates that may be requested.

The applicant/van operator may request a copy of their employment history after being qualified or being notified of denial of employment.

MN, CA, and OK Residents please note: In connection with your application for employment, your consumer report may be obtained and reviewed. Under Minnesota, Oklahoma, and California law, you have a right to receive a free copy of your consumer report by checking the appropriate box below.

- Yes, I am a Minnesota resident and would like a free copy of my consumer report.
- Yes, I am an Oklahoma resident and would like a free copy of my consumer report.
- Yes, I am a California resident and would like a free copy of my investigative consumer report.

Van Operator Applicant Name (Printed)

Van Operator Applicant Name (Signature)

Agency/Dealer Name (Printed)

Agency/Dealer Location (Printed)

Agency/Dealer Number

Indicate Van Line:

- United Van Lines, LLC
- Mayflower Transit, LLC
- United Mayflower Conatiner Services, LLC

A Summary of Your Rights Under the Fair Credit Reporting Act

The 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 where you work and live, if you pay your bills on time, and whether you've been sued, arrested, or filed for bankruptcy – to creditors, employers, and other businesses. The FCRA gives you specific rights in dealing with CRAs, and requires them to provide you with a summary of these rights as listed below. You can find the complete text of the FCRA, 15 U.S.C. 1681 et seq., at the Federal Trade Commission's web site (<http://www.ftc.gov>).

- **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 give you the name, address, and phone number of the CRA that provided the report.
- **You can find out what is in your file.** A CRA must give you all the information in your file, and a list of everyone who has requested it recently. However, you are not entitled to a "risk score" or a "credit score" that is based on information in your file. There is no charge for the report if your application was denied because of information supplied by the CRA, and if you request the report within 60 days of receiving the denial notice. You are also entitled to one free report a year 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 a fee 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 reinvestigate the items (usually within 30 days) unless your dispute is frivolous. The CRA also must supply you with written results of the investigation and a copy of your report, if it has changed. If an item is altered or deleted because you dispute it, the CRA cannot place it back in your file unless the source of the information verifies its accuracy and completeness, and the CRA provides you a written notice that includes the name, address and phone number of the source.
- **Inaccurate information must be deleted.** A CRA must remove inaccurate information from its files, usually within 30 days after you dispute its accuracy. The largest credit bureaus must notify other national CRAs if items are altered or deleted. However, the CRA is not required to remove data from your file that is accurate unless it is outdated or cannot be verified.
- **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, they may not continue to report it 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 those who have a need recognized by the FCRA – usually to consider an application you have submitted to a creditor, insurer, employer, landlord, or other business.
- **Your consent is required for reports that are provided to employers or that contain medical information.** A CRA may not report to your employer, or prospective employer, about you without your written consent. A CRA may not divulge medical information about you without your permission.
- **You can stop a CRA from including you on 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 number for you to call and tell the CRA if you want your name and address excluded from future lists or offers. If you notify the CRA through the toll-free number, 1-888-567-8688, it must keep you off the list for two years. If you request and complete the CRA form provided for this purpose, you can have your name and address removed indefinitely.

- **You may seek damages from violators.** You may sue a CRA or other party in state or federal court for violations of the FCRA. If you win, the defendant may have to pay damages and reimburse you for attorney fees. If you lose and the court specifically finds you sued in bad faith, you or your attorney may have to pay the defendant's fees.
- **Identify theft victims and active duty military personnel have additional rights.** For more information visit www.ftc.gov/credit.

You may have additional rights under state law. You may wish to contact a state or local consumer protection agency or a state attorney general to learn those rights.

The FCRA gives several different federal agencies authority to enforce the FCRA:

FOR QUESTIONS OR CONCERNS REGARDING:
CRAs, creditors and others not listed below

National banks, federal branches/agencies of foreign banks (word "National" or initials N.A." appear in or after bank's name)

Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)

Savings Associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name) Federal Credit Unions (words "Federal Credit Union" appear in institution's name)

Banks that are state-chartered or are not Federal Reserve System members

Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission Activities subject to the Packers and Stockyards Act, 1921

PLEASE CONTACT:
Federal Trade Commission
Bureau of Consumer Protection-FCRA
Washington DC 20580 *877-382-4357

Office of the Comptroller of the
Currency Compliance Management,
Mail Stop 6-6
Washington DC 20219 *800-613-6743

Federal Reserve Board
Division of Consumer & Community Affairs
Washington DC 20551 *202-452-3693

Office of Thrift Supervision
Consumer Programs
Washington DC 20552 *800-842-6929
National Credit Union Administration
1775 Duke Street
Alexandria VA 22314 *703-519-4600

Federal Deposit Insurance Corporation
2345 Grand Ave., Suite 100
Kansas City, MO 64108 *877-275-3342

Department of Transportation
Office of Financial Management
Washington DC 20590 *202-366-1306
Department of Agriculture
Office of Deputy Administrator - GIPSA
Washington DC 20250 *202-720-7051