

Intel Trackers, LLC

User Agreement

Company Information

Business Name (Hereafter User)				
Street Address (NO PO Boxes)		City	State	Zip
SSN or Federal Id Number		Business Phone Number (Must be listed in Dir Assistance)		
Main Contact Name		Title	Fax Number	
Current Email Address		Own or Lease Building	Alternate Contact Number	

Principal & Guarantor Information

Guarantor Name		Relationship to Company	Work Phone Number
Home Address			
City/State/Zip			
Home Phone Number			Social Security Number

Billing Information:

ACH Information:

Bank Name			ABA # (attach copy of check)	
Bank Street Address	City	State	Zip	Phone Number
Name Exactly on Account			Account #	

Credit Card Billing Information:

Credit Card Type: <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> AMX <input type="checkbox"/> Discover		Card Number		Expiration Date
Name as it Appears on Card		Security Code on Back of Card(Visa, MC), Front of Card (AMX)		
Billing Street Address	City	State	Zip	Phone Number on file w/credit card

FCRA Information

For the Purposes of the FCRA: Please describe your company's business:
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Please indicate your intended use of information from Intel Trackers, LLC (check all that apply):

- Employment Screening
- Consumer credit extension, review
- Verification of identity, address, phone numbers
- Collections
- Tenant Screening
- Insurance Underwriting
- Fraud detection and control
 - Skip tracing, or business entity location
- Corporate/business affiliations
- Business Credit Extension
- Check of judgments, liens, filing, docket scans, court histories
- Other

Permissible Purpose

“Permissible Purpose” must be affirmed by User, as defined by Section 604 of the Federal Fair Credit Reporting Act (15 USC 1681b) as amended by the Consumer Credit Reporting Reform Act of 1996, hereinafter called “FCRA,” when information requested is to be used in whole or in part, as a factor in establishing credit eligibility of the applicant.

- Related to a transaction involving credit extension, account review, or account collection with respect to subject consumer.
- Related to a business transaction involving subject consumer. (USER WILL IDENTIFY SPECIFIC BUSINESS PURPOSE EACH TIME A REQUEST IS MADE UNDER THIS CATEGORY, AND REPORT SAME TO INTEL TRACKERS, LLC AT POINT OF ACCESS).
- Employment Purpose. (USER WILL IDENTIFY TO INTEL TRACKERS, LLC EACH TIME A REPORT IS REQUESTED FOR THIS PURPOSE).

Computer IP Address

Please provide your computer IP Addresses: _____

Intel Trackers, LLC
4401 NW 4th St. Suite 113
Oklahoma City, OK 73107
Phone: 405-702-6941 Fax: 405-702-6943

Initials _____

Our system uses IP addresses as a security protocol. In order to access our database, we must have your computers IP addresses. You may go to a website www.whatismyip.com to obtain this information. Please list each computers IP address above that you will be using to access the website. *If you have trouble obtaining this information, one of our support staff members can help you once your account is activated.*

Terms for the User Agreement

User Agrees to

1. Abide by the Fair Credit Reporting Act (FCRA), the Americans with Disabilities Act and other applicable equal opportunity laws (ADA), the Gramm-Leach-Bliley Act of 1999 (GLBA) and the Driver Privacy Protection Act (DPPA), as well as the laws of the applicable state issuing Motor Vehicle Records (MVRs) when information subject to those acts is requested.
2. Accept responsibility for processing and using information provided by Intel Trackers, LLC in accordance with the ADA, the GLBA and the DPPA when the data requested is subject to such, and the FCRA when the data requested is subject to FCRA, the requirements of the three main credit repositories ("Repositories") and other suppliers and databases imposed upon users of their data, as well as all applicable local, state and federal laws.
3. Be aware that the FCRA provides that any person who knowingly and willfully obtains information on a consumer from a consumer reporting agency under false pretenses shall be fined under Title 18, or imprisoned not more than two years or both.
4. Be aware that some states have more strict 'Human Rights' and ADA based statutes in force for employers; and, that compliance with these laws is the responsibility of the User.
5. Obtain a proper release and authorization from each job applicant and a credit application from each credit applicant for whom information is requested.
6. Recognize that information is obtained and managed by fallible sources, and that, for the fee charged, Intel Trackers, LLC cannot guarantee or insure the accuracy, completeness, timeliness or the depth of information provided.
7. Assume responsibility for the final verification of the applicant's identity.
8. The fact that Intel Trackers, LLC employees are not allowed to render any opinions regarding information contained in a consumer report. Hiring decisions or any other actions or decisions must be based on User policies and procedures.
9. Give the applicant Intel Trackers, LLC's 800# and Address if information provided in a consumer report results in adverse action as defined in FCRA; and both advise applicants, and follow procedures itself, regarding Repository mandates on inquiries or complaints.
10. Authorize Intel Trackers, LLC to conduct a credit check of the Company and Principal applying for credit including a check of bank accounts and history and Business references. User also authorizes Banking and Business References to release all information to Intel Trackers, LLC.
11. Access information using Intel Trackers, LLC website www.inteltrackers.com.

Intel Trackers, LLC Agrees to

1. Comply with all applicable laws in the preparation and transmission of reports as defined In 15 USC-1681 et seq, regulated by the Federal Trade Commission.
2. Follow reasonable quality assurance procedures.
3. Maintain a log on consumer report information secured by Users, and transaction details, for a minimum of two years. During an inquiry, the subject of the report has the right to learn the name and contact information of the User ordering information and has the right to see the report ordered by the User.
4. Maintain confidentiality of its data acquisition and verification methodology. Intel Trackers, LLC may, at its sole discretion, with or without cause, terminate service or part of a service to any User.
5. Comply with all applicable local, state and federal laws, rules and regulations in the preparation and transmission of other types of reports, including but not limited to UCC, business verification and public records.

Terms and Conditions

1. User agrees that it will secure consumer credit and other information on individuals only for a one-time use and solely for its use in credit collection or employment transactions between itself and the consumer/individual to whom information refers and/or for such other "permissible purposes" related to a business transaction as are defined by the FCRA; that it will neither request nor use any such information for any other purpose; and that it will advise, during each request for consumer or individual information, of the specific permissible purpose for which the information is sought (tendering this permissible-purpose information in such form or manner as

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- stipulated by Intel Trackers, LLC). Furthermore, if the reason User's need for the information becomes different than that indicated in the "User agrees" section above, then User shall notify Intel Trackers, LLC immediately of the change, and sign an addendum to the User Agreement, provided that the new use consists of a permissible purpose as defined in FCRA. User also agrees that it is the "End User" and will not further sell consumer reports and other information provided by Intel Trackers, LLC.
2. User agrees that it will obtain and retain on file appropriate application, release and/or authorization forms from any credit applicant, job applicant or other individual on whom information in Repositories accessed through Intel Trackers, LLC is sought; that it will disclose to such individual(s) as and when required by law that credit report information and other information (including investigative credit report information, if applicable) will be sought on such individual(s); and that it will advise consumer(s) when credit is denied, terminated or changed or when an application is declined, based in whole or in part on information secured through Repositories availed by Intel Trackers, LLC (advisees in such case to include name & address of applicable Repository).
 3. User agrees that it will retain application, release and/or authorization forms obtained per (2) above for three years in all cases where credit is extended or application approved and in any case where credit is declined or application declined; and that it will make available these application/authorizations/releases to Intel Trackers, LLC upon reasonable notice for occasions where confirmation or audit is required, either by the Repositories or by Intel Trackers, LLC.
 4. User agrees to take all reasonable precautions to ensure that consumer credit and other information on individuals (including scores) will be held in strict confidence, disclosed only to those of its employees whose duties reasonably relate to the legitimate business purpose for which the information was requested, and not disclosed to any other person in whole or in part unless required by valid subpoena or court order.
 5. User agrees that services hereunder may initiate upon the tendering its Subscription fee or deposit thereon, if any, followed by Intel Trackers, LLC's issuance of a User ID designation and password. For services where report data is secured and tendered on a per-transaction basis using Intel Trackers, LLC subscription arrangements with Repositories, charges per-Report and/or per-item of information secured by User will also be additional (also at rates of charge as stated separately, in an addendum hereto or otherwise, if any).
 6. User agrees and acknowledges that payment to Intel Trackers, LLC for services rendered shall be made in one of the two following manners and by initial hereto, User agrees to such method and agrees to provide all necessary information and documentation to Intel Trackers, LLC, at the time of signing this Agreement: (1) Intel Trackers, LLC accepts payments via ACH (Automated Clearing House) and Intel Trackers, LLC requires your Company's bank name, address, general phone number, name on the account, account #, ABA # and a voided copy of a check. User Initials _____; or (2) Intel Trackers, LLC accepts payments via Visa, MasterCard, AMEX or Discover. User Initials _____. Intel Trackers, LLC will email invoice notices to User once a month on the 1st of the month and payable on that date. User Initials _____. Intel Trackers, LLC may bill user's payment method more than once per month if usage is over \$100.00 or credit score is below minimums. User Initials _____. Intel Trackers, LLC reserves the right to pull User's credit report at any time. User Initials _____. If payment method fails to clear twice during contract term, Users account will be terminated and contract accelerated. Should User have a reasonable dispute with regard to an invoice, User must notify Intel Trackers, LLC of such prior to the 10th day after the date of the invoice, by sending all detail or documentation via email to inteltrackers@ureach.com or fax to 405-702-6943 ATTN: Accounting Department. Intel Trackers, LLC will respond to User's dispute within 5 days after receipt.
 7. Intel Trackers, LLC may, upon thirty (30) days prior written notice to User via regular US mail, unilaterally increase the fees then in effect to reflect an increase a) in any charge to Intel Trackers, LLC by its service or data providers, b) in any costs or surcharges due to State requirements, or c) in costs of new enhancements or services to be provided, provided however, that User may terminate this Agreement on thirty (30) days' written notice after receipt of written notice of the fee increase from Intel Trackers, LLC, if the fee increase is at any rate higher than fifty percent (50%) per annum and provided in turn, that Intel Trackers, LLC may, in its sole discretion, cure any such termination during such thirty (30) day period.
 8. User will hold its Subscriber Code, User ID and/or Password in strict confidence, and will report to Intel Trackers, LLC immediately any loss, theft, or disclosure or unauthorized use of said User ID, Code or Password. Until Intel Trackers, LLC is so notified and acknowledges de-activation of the User ID Code and Password, User shall be liable for any and all user charges, and for any and all effects and/or consequences of any misuse.
 9. By signature hereto, User agrees that information secured will be for its exclusive use, in its credit, insurance, marketing or other business decisions, and that all consumer credit and allied information will be held in strict confidence. Further, use of such information for unfair or deceptive practices is strictly prohibited; and information on (prospective) employees will only be secured by designated authorized representative(s) of subscriber, identified as "Contact(s)" herein; additionally, User employees will be forbidden to obtain any information on themselves, associates or any others save in the performance of their official duties. Finally, consumer credit information will not be disclosed to the subject of the information, except that it may be disclosed if adverse action is taken. In either case, subject(s) requesting a copy of their information will be referred, upon need or legitimate inquiry, to Intel Trackers, LLC or to the Repository office identified on the consumer credit information, except as otherwise required by applicable State law.
 10. Information obtained in accordance herewith shall be held in strict confidence and is never to be reproduced, revealed or made accessible in whole or in part to any others unless required by law. User agrees to hold Intel Trackers, LLC and all its agents, as well as Equifax, Experian, Trans Union, Dun & Bradstreet and other credit information providers, harmless from any expense, damage or liability arising or resulting from the publishing or disclosure of consumer credit information contrary to these conditions by any party, including Intel Trackers, LLC, its employees and its agents, whether such information is disclosed by design or in error. Further, User specifically agrees to hold Intel Trackers, LLC harmless from any special, incidental, exemplary or consequential damages of any nature.
 11. User agrees to an on-site inspection at its premises prior to commencement of service hereunder, to include inquiry into and/or review of User's procedures and processes in acquiring information, security practices and other protective measures in place to ensure User

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- compliance with terms hereof. Further, User agrees to periodic audit of similar nature by Intel Trackers, LLC or by its supplier(s) or Repositories for reassurance thereafter. If User fails to provide requested documents for an audit of Users use, or if User fails to meet FCRA guidelines for permissible purposes, service may be terminated by Intel Trackers, LLC and the remainder of the contract accelerated.
12. User agrees to place all devices used to obtain credit information in a secure location within their facility. These devices should be secured so that unauthorized persons cannot access them. After normal business hours devices will be turned off and locked.
 13. User, also known as Principal and Guarantor, agrees by entering into the agreement, personally and individually guarantees all payments due to Intel Trackers, LLC. User also waives presentment, protest, demand and notice of dishonor or default in connection with the guarantee and any payments due by User under the Agreements and the User expressly recognizes that this Guarantee creates personal obligation and that any default under this guarantee may be reflected on the Guarantors personal credit file. Guarantor also authorizes Intel Trackers, LLC, to check personal credit history. This Personal Guaranty may only be released by Intel Trackers, LLC in writing.
 14. This Agreement shall become effective as of the first date so indicated below (the "Effective Date"). This Agreement shall remain in effect (the "Initial Term") for a period of 12 months after which it shall be automatically renewed for additional periods. (the "Renewal Term(s)") until terminated by either party on thirty (30) days written notice sent via regular mail or email to the other party, prior to the end of the then existing Term. User agrees, should they choose to cancel prior to term agreed above, to send written notice, via regular mail to Intel Trackers, LLC, 4401 NW 4th St., Suite 113, Oklahoma City, OK 73107 or via email to inteltrackers@ureach.com. After receiving notice, Intel Trackers, LLC will contact user advising that notice was received. Contract will then terminate at the end of the billing period after receipt of notice. User agrees to pay a termination fee of 100% of remaining contract term at time of termination. User also agrees to pay for any services and minimum billing fees until services are terminated. Failure to pay for services before or after termination will accelerate this contract. Obligations for the payment of charges and for the continuation of confidentiality and maintenance of records, however, shall survive any termination of this Agreement.
 15. User shall pay all applicable federal, state and/or local sales, service or use taxes and any other taxes, however designated, levied or imposed by reason of any action or transaction under this Agreement, other than taxes imposed on Intel Trackers, LLC's net income.
 16. EXCEPT AS SET FORTH IN THE FOLLOWING SENTENCE, INTEL TRACKERS, LLC MAKES NO REPRESENTATION OR WARRANTY, EXPRESSED OR IMPLIED, WITH REGARD TO THE SERVICES PROVIDED UNDER THIS AGREEMENT, INCLUDING BUT NOT LIMITED TO ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. INTEL TRACKERS, LLC DOES WARRANT THAT IT SHALL PERFORM ITS SERVICES HEREUNDER IN A COMPETENT AND WORKMAN-LIKE MANNER IN ACCORDANCE WITH THE STANDARDS OF THE INDUSTRY.
 17. UNDER NO CIRCUMSTANCES SHALL INTEL TRACKERS, LLC BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES, INCLUDING BUT NOT LIMITED TO LOSS OF ANY REAL OR ANTICIPATED PROFITS, EVEN IF INTEL TRACKERS, LLC HAD BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. ANY LIABILITY OF INTEL TRACKERS LLC OF ANY NATURE UNDER THIS AGREEMENT SHALL BE LIMITED TO A REFUND OF THE APPLICABLE PAYMENTS MADE BY USER TO INTEL TRACKERS, LLC UNDER THIS AGREEMENT. NO CLAIM, ACTION OR PROCEEDING MAY BE COMMENCED MORE THAN TWO (2) YEARS AFTER THE OCCURRENCE WHICH HAS GIVEN RISE TO SUCH CLAIM, ACTION OR PROCEEDING.
 18. As used herein, "Confidential Information" means all confidential and proprietary information furnished by either party to the other and all information derived therefrom. The term "Confidential Information" does not include information which (i) becomes generally available to the public other than as a result of a disclosure by the information receiver; (ii) was available to the information receiver on a non-confidential basis prior to its disclosure by the information provider; (iii) becomes available to the information receiver on a non-confidential basis from a source other than the information provider, provided that such source is not known by the information receiver, after due inquiry of such source, to be bound by any duty to the information provider or another entity, to keep such information confidential; or (iv) is independently developed by the information receiver. Each party agrees that the Confidential Information disclosed to it by the other party shall not be disclosed to any third party and shall be used only for the purpose of this Agreement. Each party agrees to treat all Confidential Information of the other party in the same manner in which it treats its own confidential and proprietary information, including prohibition of and sanction against the use of such by any third party for direct or indirect gain and against any employee, agent or associate of a party so revealing and/or using such information for direct or indirect gain.
 19. This Agreement may be terminated only in accordance with Paragraphs 14 herein or upon thirty (30) days after receipt of written notice of any material breach of provision of this Agreement if such breach is not cured within said thirty (30) day period.
 20. User acknowledges they have been shown a live demonstration via internet with a representative of Intel Trackers, LLC and are satisfied with product or waives right to free live demonstration prior to initiating agreement.
 21. General Provisions
 - a. Notices. Except as specifically maintained otherwise herein, any and all notices shall be given in writing and mailed Registered or Certified mail, return receipt requested or sent via overnight courier service or by hand delivery to the other party at the address listed above. The date of receipt shall be deemed to be the effective date of the notice.
 - b. Waiver. The failure or delay of either party to enforce any terms or conditions of this Agreement shall not constitute a waiver of the same or of any other terms or conditions, or otherwise preclude or prejudice the later enforcement of the same or other terms and conditions.
 - c. Modifications. Except as specifically maintained otherwise herein, this Agreement may be modified or amended only by the written consent of both parties.

Intel Trackers, LLC

4401 NW 4th St. Suite 113

Oklahoma City, OK 73107

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Initials _____

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- d. Headings. All headings used in this Agreement are for the convenience of the parties and are for reference purpose only.
- e. Injunctive Relief. Each party shall have, in addition to any other relief at law or in equity, the right to injunctive relief to redress any breach of this Agreement by the other party.
- f. Attachments. The Fee Schedule attached hereto is deemed incorporated into this Agreement as if fully set forth herein.
- g. Severability. If any term or condition of this Agreement is deemed to be invalid or unenforceable, all remaining terms and conditions shall nonetheless remain in full force and effect.
- h. Assignment. User may not assign this Agreement without the prior written consent of Intel Trackers, LLC.
- i. Restriction on Employment. User may not hire any employee of (or contractor/consultant to) Intel Trackers, LLC engaged in fulfilling the terms of this Agreement without the prior written consent of Intel Trackers, LLC.
- j. Choice of Law and Venue. THE PARTIES HEREBY IRREVOCABLY AGREE TO COMMENCE AND SUBMIT TO THE SOLE AND EXCLUSIVE LAW AND JURISDICTION OF THE COURTS OF THE STATE OF OKLAHOMA, COUNTY OF OKLAHOMA CITY, AND OF THE FEDERAL COURT LOCATED IN THE STATE OF OKLAHOMA, OR IN THE VENUE OF CHOICE SELECTED BY INTEL TRACKERS, LLC, ANY ACTION OR PROCEEDING ARISING OUT OF OR RELATING TO THIS AGREEMENT AND FURTHER AGREE THAT VENUE IN ANY OF SUCH COURTS SHALL BE DEEMED PROPER.
- k. Collection and Attorneys' Fees. Without limiting any of Intel Trackers, LLC's remedies for non-payment or late payment of invoices, User shall be liable to Intel Trackers, LLC for any and all interest, late fees, costs of collection, court costs and reasonable attorneys' fees relating to any collection action or proceeding regarding invoices for services rendered pursuant to this Agreement and remaining unpaid after the due date.
- l. Force Majeure. Performance by Intel Trackers, LLC may be subject to interruption and delay due to causes beyond its reasonable control such as acts of God, government, weather, fire, power or telecommunications failure, inability to obtain supplies or information, breakdown of equipment or interruption in Credit Bureau services or communications. Neither party shall be liable to the other for any delay or failure to perform which results from causes outside its reasonable control.
- m. Audits. During the Term of this Agreement and continuing for one (1) year after termination, Intel Trackers, LLC may at any time, after reasonable prior written notice and at mutually convenient times during normal business hours, audit User's compliance with the provisions of this Agreement and the legal requirements applicable to it regarding compliance with the FCRA and any other laws or regulations applicable to it.
- n. Cure Periods. Unless specified otherwise, no termination for breach of any term hereof or for other reason (excluding expiration of term or renewal period) shall be effective without offering a thirty (30) day period for cure of such breach or correction of such other reason.
- o. Continuation of Confidentiality. Notwithstanding anything referenced herein to the contrary, the duty of confidentiality to which the parties to this Agreement are bound, shall continue in full force and effect for three (3) years after the date of any termination of this Agreement.

Payment Schedule

Fees	Due
On Site Inspection – Non-Refundable	Payable upon user agreement signing. \$125.00
Intel trackers, LLC Fees	Billed monthly and payable upon receipt. Monthly Minimum Plus Usage
New User Application Fee	Payable upon activation of account. \$49.00 (Promotional Period Only)

Additional Conditions

1. User agrees to pay a monthly minimum of \$29.50. Minimum term of 12 months.
2. Credit Bureau Product requests that result in a “Hit” or a “No-Hit” will be assessed a Credit Bureau Product Fee unless otherwise indicated.
3. State specific mandated costs or surcharges will be added to fees as applicable.
4. Each User remittance returned unpaid will be assessed a \$30 fee plus 10%, payable along with replacement funds by ACH or Credit Card or within 5 business days after receipt of written or emailed notice, by Certified Check.

Intel Trackers, LLC
 4401 NW 4th St. Suite 113
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 Phone: 405-702-6941 Fax: 405-702-6943

Initials _____

- 5. User acknowledges they have been shown a live demonstration via internet with a representative of Intel Trackers, LLC or waives right to free live demonstration prior to initiating agreement.
- 6. User understands and acknowledges that he/she is the **END USER** of the Intel Trackers database and is **unauthorized to re-sell any of the information provided.** User Initials:_____.

Document Approval

Intel Trackers, LLC and User certify that the terms on this and the prior pages have been read and that the undersigned agree to the terms of the User Agreement and Fee Schedule as written on behalf of his or her organization or business and represents that he / she is authorized to execute on behalf of the party so indicated. Intel Trackers, LLC and User acknowledge that this User Agreement and Fee Schedule may be executed in multiple counterparts each of which shall be deemed an original and all of which together shall constitute one and the same instrument, with facsimile signatures construed as valid and binding marks. User also understands that no strikeouts, interlineations, additions or modifications to this preprinted Agreement may be made and that this Agreement may be transmitted to or from Intel Trackers and/or retained electronically by Intel Trackers, LLC which will constitute as the original. This Agreement, together with the Fee Schedule, constitutes the entire agreement between Intel Trackers, LLC and User with regard to the subject matter contained herein and supersedes all other existing or contemporaneous agreements, writings, communications or understandings between the parties concerning such subject matter, whether written or oral. There are no warranties, representations or agreements of the parties with respect to the subject matter of this Agreement, other than those herein. I also Authorize Intel Trackers, LLC to conduct a credit check of the Company and Principal applying for credit including a check of bank accounts and history and Business references. User also authorizes Banking and Business References to release all information to Intel Trackers, LLC. **IN WITNESS WHEREOF**, Intel Trackers, LLC and User have caused this User Agreement and Fee Schedule to be executed as of the Effective Date, by the undersigned duly authorized.

Date: _____ Signature: _____
 Co. Name: _____ Print Name/Title: _____

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Application Submission Checklist and Information

Please complete, sign and return pages 1 through 7 of this document and all required supporting documents as indicated in this checklist. You do not have to return pages 8 through 14.

User Agreement. (Completely filled in and signed)

____ Complete all appropriate sections. Use a very dark pen and print clearly. Incomplete or unreadable applications will not be approved and will delay the approval process! Be sure to include principal and business reference information. Business references may be from outside the scope of your business.

____ Make sure you read and understand each item listed in the Terms of the User Agreement section.

____ Initial appropriate choice in item number 6, page 4 under the general terms and conditions paragraph. Also be sure to include the corresponding information in either the ACH information or Credit Card Information paragraphs. If ACH, voided check must be attached.

____ Initial in all four additional areas in item number 6, page 4.

____ Initial Item number 6, at the top of page 7.

____ Initial at the bottom of each page.

____ Document must be signed and dated in the final Document Approval paragraph, page 7.

____ Please read each section carefully and assure compliance, then sign and return with agreement.

The above items (Pages 1-7) must be faxed back to (405)702-6943.

For any questions, please call us at **(405)702-6941**.

The below items need to be read carefully and completely understood. They can be found on page 10 and 11. You do not need to return these. Please call with any questions.

Permissible Purpose Guidelines. (Please read carefully and keep. Refer to them often).

-Please read each section carefully and assure compliance.

FCRA Guidelines. (Please read carefully and keep).

-Please read each section carefully and assure compliance.

What Next?

After you have faxed back the above information, our team will review it for accuracy. If we have any questions, we will call you. If your application and supporting documents appear to be in order we will bill the payment method you selected for the application fee and the onsite inspection fee (\$174.00). We will then email you a log-on user name and temporary password as well as some user training material. We suggest that you immediately change your password. Once you receive your logon and password via email, you can access our website at www.inteltrackers.com. You will have access to all search items with the exception of those

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regulated by the FCRA. Social Security Numbers will be truncated until final approval. You may run any searches that are available, but keep in mind that you **WILL BE CHARGED FOR ANY SEARCHES!** Products regulated by the FCRA (including credit reports – if you qualify), will be made available after we receive the onsite inspection report back and you have been approved. The onsite inspection for your office is conducted through a third party company called ComplyTraq. Besides the onsite inspection, they will also check your application business references, validate your supporting documents, and run a thorough background check, including criminal. Please make sure that your application is current and accurate. As soon as you fax us your application, we send it to ComplyTraq. They will then contact you by telephone within two to three days to set up an inspection date at your convenience. This date is totally up to you – the faster you get inspected, the faster you will gain access to the full database. Once the site inspection is complete, it usually takes two to three days for final approval. As soon as ComplyTraq informs us that you have been credentialed, we will allow you full access to the entire database. The entire application process usually takes five to eight business days depending on how soon you are available for the inspection.

What is the onsite inspection?

The onsite inspection is a requirement by the credit bureaus and third party information vendors. Basically, a local person from your area will contact you to come to your office or home to take some pictures of the inside and outside of your office and verify information. If your business is located at ***a commercial location***, they will want to see the following:

1. Sign, with your business name on the door and/or at the building entrance.
2. At least one locking file cabinet.
3. No other businesses in the same office.
4. Restricted access to office documents and password protected computers.
5. A paper shredder.
6. A copy of your business license.
7. A copy of your lease. (Required in order to gain access to credit reports.)

If you work from home, they will want to see the following:

1. A dedicated room in your home for an office.
2. At least one locking file cabinet.
3. A lockable door to your office.
4. A password protected computer.
5. A business telephone line listed with directory assistance under the business name.
6. A paper shredder.
7. A copy of your business license.

****If you are conducting your business out of a home office, you DO NOT have access to credit reports!**

The onsite inspector is not an employee of Intel Trackers, LLC. He/she is an independent contractor that has been hired to do the inspection through a third party company. Intel Trackers, LLC does not have any influence as to whether or not you will pass the inspection. They may go by a different company name, but should identify themselves as doing the inspection for Intel Trackers, LLC.

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FCRA Requirements**Federal Fair Credit Reporting Act**

(As amended by the Consumer Credit Reporting Reform Act of 1996)

Although the FCRA primarily regulates the operations of consumer credit reporting agencies, it also affects you as a user of information. We have included a copy of the FCRA with your membership kit. We suggest that you and your employees become familiar with the following sections in particular:

§ 604	Permissible Purposes of Reports
§ 607	Compliance Procedures
§ 615	Requirement on users of consumer reports
§ 616	Civil liability for willful noncompliance
§ 617	Civil liability for negligent noncompliance
§ 619	Obtaining information under false pretenses
§ 621	Administrative Enforcement
§ 623	Responsibility of Furnishers of Information to Consumer Reporting Agencies

Each of these sections is of direct consequence to users who obtain reports on consumers.

As directed by the law, credit reports may be issued only if they are to be used for extending credit, review or collection of an account, employment purposes, underwriting insurance or in connection with some other legitimate business transaction such as in investment, partnership, etc. It is imperative that you identify each request for a report to be used for employment purposes when such report is ordered. Additional state laws may also impact your usage of reports for employment purposes.

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Intel Trackers, LLC strongly endorses the letter and spirit of the Federal Fair Credit Reporting Act. We believe that these laws and similar state laws recognize and preserve the delicate balance between the rights of the consumer and the legitimate needs of commerce.

In addition to the Federal Fair Credit Reporting Act, other federal and state laws addressing such topics as computer crime and unauthorized access to protected databases have also been enacted. As a prospective user of consumer reports, we expect that you and your staff will comply with all relevant federal statutes and the statutes and regulation of the states in which you operate.

We support consumer-reporting legislation that will assure fair and equitable treatment for all consumers and users of credit information.

Permissible Purpose Guidelines

Section 604 of the Federal Fair Credit Reporting Act ("FCRA" – 15 U.S.C. § 1681 et seq.) sets forth the permissible purposes for obtaining consumer information from a credit-reporting agency. Intel Trackers, LLC has chosen to be more restrictive than the act and limits disclosure only to those customers which:

- a. Intend to use the information in connection with a credit transaction involving the consumer on whom the information is being furnished, or
- b. Intend to use the information for employment purposes, or
- c. Intend to use the information in connection with the underwriting of insurance, or
- d. Intend to use the information in connection with a collection, or
- e. Intend to use the information in connection with a transaction initiated by the consumer, or
- f. Intend to use the information in connection with the written consent of the consumer, or
- g. Intend to use the information in connection with government licensing.

If your product lines are for different permissible purposes, as listed above, a separate intended use must be identified each time for each type. If you intend to use a consumer report for employment purposes, you must inform us of the intent and complete the appropriate documents to receive the proper inquiry coding required for employment reporting. **If you are contacted by Intel Trackers, LLC or a consumer whose consumer information you have accessed, you *must* provide Intel Trackers, LLC or the consumer with the name and address of the person to whom the report was sold.**

Intel Trackers, LLC
4401 NW 4th St. Suite 113
Oklahoma City, OK 73107
Phone: 405-702-6941 Fax: 405-702-6943

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Intel Trackers, LLC Search Item Fees

Experian Credit Reports*

Credit Report	Hit/No Hit	\$6.50
Decode	Hit/No Hit	\$3.95
Employment insight	Hit/No Hit	\$11.95
Social Search	Hit/No Hit	\$6.95

***The above reports are currently unavailable. We may offer them in the future, and the prices quoted will be an approximation.**

Experian Business Reports

Business Profile Report	Hit/No Hit	\$44.95
Bus. Profile Summary	Hit/No Hit	\$16.95
Business Owner Profile	Hit/No Hit	\$24.95
Commercial Intelliscore	Hit/No Hit	\$25.50
Small Business Intelliscore	Hit/No Hit	\$36.50
Industry Trade Profile	Hit/No Hit	\$19.95
Com. Intel w/Bus. Profile Rpt.	Hit/No Hit	\$49.50
Small Bus. Intel w/Bus. Profile	Hit/No Hit	\$59.95
Sm. Bus. Intel w/Bus. Own. Profile	Hit/No Hit	\$54.95
BusProfile/BusOwner/SmIntel	Hit/No Hit	\$69.95

E-Funds – Bank Account and Check History

Banking Header Report (Collections)	Hit/No Hit	\$2.25
Debit Credit Issuance (Credit Issuance)	Hit/No Hit	\$2.85

Additional Data Sources

Criminal Sex Offender	Hit/No Hit	\$4.50
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People Search	Hits	\$0.99
Trace Detail	Hit/No Hit	\$3.99
Reverse Phone Look-Up	Hits	\$0.25
Evictions Search	Hits	\$3.99
Evictions Search	No Hit	\$1.75
Criminal Report (National)	Hits	\$4.50
Criminal Report (State)	Hits	\$4.50
Secretary of State Filings	Hit/No Hit	\$1.95
Qsent Reverse Address Look-Up	Hit/No Hit	\$0.25
Rapsheet Criminal Database	Hit/No Hit	\$4.50
Qsent Skiptracer	Hit/No Hit	\$0.25
Qsent Reverse Phone Look-Up	Hit/No Hit	\$0.25
FICO Identity Check	Hit/No Hit	\$1.25
FICO Grid Score	Hit/No Hit	\$2.45
MVR/Drivers Records (Plus fees)	Hit/No Hit	\$3.75 (+Fees)
U.S. Criminal Report (National)	Hit/No Hit	\$8.95
U.S. Criminal Report (State)	Hit/No Hit	\$8.95
U.S. Sex Offender Report	Hit/No Hit	\$3.95
OFAC Patriot Act Search	Hit/No Hit	No Charge
Bankruptcy Search	Hit/No Hit	\$0.99
Business Search/Report	Hits	\$1.25
Property Report (inquiries)	Hit/No Hit	\$2.65
Property Search	Hits	\$3.95
UCC Search/Report	Hit/No Hit	\$2.25
Motor Vehicle Search	Hits	\$3.99
Drivers License Search	Hits	\$2.45
SSN Validation	Hit/No Hit	\$0.75
Driver's License Verification	Hits	\$2.45
Manual Civil High County - Court Search (Plus Fees)	Hit/No Hit	\$14.50 (+Fees)*
Manual County Court Search	Hit/No Hit	\$12.50 (+Fees)*
State Criminal Database Records	Hit/No Hit	\$9.50 (+Fees)*
Dept. Of Corrections State Search	Hit/No Hit	\$17.95
Bankruptcy, Liens & Judgments	Hit/No Hit	\$1.25
2 Credit Bureau Header Search	Hit/No Hit	\$0.99

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Super Phone	Hit/No Hit	\$0.99
Evictions/Suits/Liens/Judgments	Hits	\$3.99
Evictions/Suits/Liens/Judgments	No Hit	\$1.95
Nationwide Fed/Criminal Search	Hit/No Hit	\$14.95
Motor Vehicle Report	Hit/No Hit	\$2.45
Vehicle pricing (NADA)	Hit/No Hit	\$1.25
For the "Lookup Bar" (See Below)		
Zip Code Lookup	Hit/No Hit	No Charge
SSN Validation	Hit/No Hit	No Charge
Death master File	Hit/No Hit	No Charge

*Fees can range from \$5.00 to \$52.00

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