



SCREENING SOLUTIONS

a newsletter for the clients of Corporate Screening

WINTER 2014

RESEARCH | COMPILE | ANALYZE | VERIFY

Feature Article

Check Your Free Credit Report



Have you checked your credit report lately? In the light of the data breach at Target stores during the recent holiday season, this is a good time to do it if you have not done so already. (For more information about this read our Target article on page 2.)

There are three nationwide credit reporting companies – Equifax, Experian, and Transunion. Federal law under the Fair Credit Reporting Act (FCRA) requires that each provide customers with a free copy of their credit report once every 12 months. You can request your reports all at once, or ask for one every few months. Some experts advise spreading out your requests so that you can monitor the accuracy of the information in your reports.

Why Do I Need to Review My Credit Report?

A lot of people don't worry about what's on their credit report, but credit reports are important. Why? Because that's what lenders check when deciding whether or not to extend a loan or credit. Having a good score helps you get a lower interest rate.

Checking your credit report regularly ensures that the information it contains is accurate, and helps guard against identity theft.

What is My Credit Report?

Your credit report is made up of the information contained in your credit file. Examples of its contents include a list of the companies that issued you credit, your payments on loans or credit cards, how often you paid them on time, and how much you paid. Since each of the companies gathers the information differently, there may be some differences between the reports. For more information about ordering

your credit report or what to do if it contains errors, be sure to read the articles below. And for additional consumer information, visit the FTC website at:

<http://www.consumer.ftc.gov/articles/0155-free-credit-reports>. This article contains helpful information, including the length of time negative information can be reported, who can get a copy of your credit report, addresses other situations in which consumers may be eligible for a free credit report, and more.

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How to Order Your Credit Report

There are three ways you can order your free credit report: online, by phone, or by mail.

Online Orders

To order your credit report online, Visit www.annualcreditreport.com. Please note, this is the only website authorized by law to fill the orders for free credit reports. There are many websites that claim to offer free credit reports and other "free" credit-related items, but consumers should be aware that these services may come with strings attached and could end up costing them money.

Phone Orders

The phone number to call for your free annual credit report is 1-877-322-8228.

Orders by Mail

Consumers can complete an ["Annual Credit Report Request Form"](#) and mail it to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

Accompanying Feature

How to Correct or Dispute Information on Your Credit Report

It's possible that when you receive your report, it may contain errors. The FCRA requires that the both the credit reporting company and the information provider correct inaccuracies or incomplete information contained in your report. Consumers should contact the credit reporting company in writing to let them know what they believe is accurate.

For detailed information how to correct or dispute an item, visit the FTC website at <http://www.consumer.ftc.gov/articles/0151-disputing-errors-credit-reports>. This article will provide you with step by step information on how to correct errors, and also provides sample dispute letters.

Industry News

Background Screening In the News

Background Screening in the News is a section devoted to newsworthy events related to background screening. We'll briefly summarize a few of the newsworthy topics in the industry so that you know what's trending in the background screening world.

Background Screening and Firearms

This column has included a number of pieces related to background checks when purchasing firearms. While the federal government has not passed national gun control policies, states continue to take action. In 2013, five states toughened gun laws. These states included Colorado, Connecticut, Delaware and New York. And other states are considering additional actions.

In February, the Oregon senate is expected to vote on expanding its current background check requirements for gun sales. Currently checks are required on sales by dealers or at gun shows. The proposed bill would expand background checks to include private gun sales.

California continues with setting gun control trends. The state has some of the strictest firearms control laws, and now some lawmakers are pressing for background checks on people who purchase ammunition.

Airport Security: PreCheck Allows Faster Airport Screening

Expedited airport security screening has been in the works for some time and increasingly more people are taking advantage of it. PreCheck is currently available at more than 100 airports nationwide, and is available to airline frequent fliers, members of the military and people in "Trusted Traveler" programs. To qualify, a traveler must undergo a background check and pay an \$85 fee. In turn, travelers are able to go through security faster, and do not have to remove their belt, shoes, light outerwear, as well as their 3-1-1 bag and laptop from their carry-on luggage.

Accompanying Feature

Target Corporation's Data Breach

The Target data breach may have affected an estimated 40 million Target shoppers during the holiday season. The hackers have sold credit card information and people have reported fraudulent charges. In response, many financial institutions are issuing replacement debit and credit cards, and Target is offering free credit monitoring to victims.

Credit monitoring is a process by which consumers are notified whenever a Credit Reporting Agency (CRA) enters new information into their credit history. If the information is in error or suspicious, the consumer can take action. Victims will have until the end of April 2014 to sign up for Target's free credit monitoring.



What should you do to find out if your card was compromised? Here are some recommendations:

- Monitor your banking and/or credit card accounts for any fraudulent charges. If you see anything suspicious, contact your financial institution.
- Don't share information with anyone who contacts you by the phone, email or text. Ask for a callback number and verify that who you are speaking with is truly from that organization.
- If your banking institution sends you a replacement card, activate it and cut up your previous card. Make sure you change any automated payments to the new card.
- Monitor your credit by accessing your free credit report.

For more information about the breach and Target's response, as well as to enroll in free credit monitoring, visit Target's "Payment Card Issue" page, available at <https://corporate.target.com/about/payment-card-issue>.

Background Screening News

Ohio Employer Update: Certificate of Qualification for Employment

On September 28, 2012, Ohio Senate Bill 337 went into effect. Also known as the “Collateral Sanctions” bill, it allows people with qualifying offenses to apply for a Certificate of Qualification for Employment (CQE), which lifts the collateral sanctions that may have prevented them from obtaining certain jobs or professional licenses.

The law benefits both ex-offenders and employers. Under it, people convicted of a crime can apply to seal a felony and a misdemeanor, or two misdemeanors (subject to judicial review and approval). The law allows ex-offenders to apply for occupational licenses they were not qualified for previously due to their conviction. Additionally employers are protected, as those who knowingly hire someone with a CQE are protected from negligent lawsuits.

But the certificate can be revoked if the ex-offender is convicted of another crime.

It is not easy to obtain this certificate. In a follow up article about the law, the Cleveland [Plain Dealer](#) reported in January 2014 that statewide, more than 300 people have applied for the certificates, with 40 applications in Cuyahoga County (which includes the city of Cleveland) as of mid-December. Out of the county applications, 17 were approved and three were denied, with 20 still pending a decision.

The process begins with an application, which includes a \$250 filing fee and the following questions the ex-offender must answer:

- Why should the Ohio Department of Rehabilitation and Corrections grant you a CQE?
- How will a CQE help you get a job or occupational license?
- Why do you have a substantial need for a CQE to live a law abiding life?
- Why will granting you a CQE not pose an unreasonable risk to the safety of the public or any individual?

Once the application is filed, a thorough review takes place. The Plain Dealer explains: “It involves an intensive review by state rehabilitation officials, the court’s probation department and a judge of the applicant’s criminal record, work history, education and family and community supports.”

This law is a way for a second chance for some who were convicted of crimes to more easily obtain a job, while providing employers with protection if they hire someone with a CQE. Yet in the amount of time since the law was passed, the number of people who have applied for and obtained a CQE appears to be relatively small. It may be that the process is so intensive that we will never see a large number of applicants.

CS News

CS Achieves Continued Accreditation

We’ve written articles and blogs about the importance of accreditation in the background screening industry. While many companies are members of the National Association of Professional Background Screeners (NAPBS), only about two percent are accredited. Accreditation demonstrates an organization’s commitment to excellence, accountability, high professional standards and continued institutional improvement. The NAPBS created the Background Screening Agency Accreditation Program (BSAAP) to ensure these standards are upheld.

As part of the requirements to maintain accreditation, it’s not enough to just pass the initial onsite audit. Each accredited organization must also pass an interim audit, carried out after three years. This ensures continued compliance with accreditation standards. Corporate Screening is pleased to share that we recently successfully completed this interim audit, demonstrating continued compliance with the Background Screening Agency Accreditation Program (BSAAP). So rest assured, CS continues to be formally recognized as accredited.

CS News



New Customers

Corporate Screening would like to greet all of our new customers who have recently come onboard! We’d like to extend a warm welcome to:

- ◇ Kennesaw State University
- ◇ Integrity Staffing
- ◇ Lodi Memorial Hospital Volunteers
- ◇ MAGNET
- ◇ Coffeyville Community College
- ◇ Brookdale Hospital and Medical Center
- ◇ Relief Nursing Services
- ◇ California State University (Sacramento) PT/RT Programs
- ◇ Strategic Employer Services, LLC (Stafford, TX)

CS News

Are You Following CS on LinkedIn?

You probably already know that LinkedIn is the largest professional social networking site, and like many professionals, you probably already have a LinkedIn account and have developed a network of contacts. LinkedIn also helps professionals acquire knowledge and share their expertise through its thousands of groups.

In addition to groups, LinkedIn also offers a feature where you can follow companies. Benefits of following a company for job seekers abound. But if you’re not searching for a job, you may wonder why you should follow a company. There are a few reasons.

First, following a company shows you are interested in the content they make available and lets you keep track of key developments at that organization. Many companies that have LinkedIn pages include information on their products, as well as other content. Corporate Screening, for example, publishes links to other content, including our blogs, newsletters, client alerts and other news.

Following a company can help you expand your professional network. You can search the company profile and connect with employees. If you are trying to sell or marketing to an organization, this is a great way to reach out and generate leads.

If you’re not already following Corporate Screening on LinkedIn, we invite you to do so. Our page is available at:

<http://www.linkedin.com/company/corporate-screening-services-inc>.

VerifyStudents Corner: Student Background News and Information

ImmuniTrax™ News

Free ImmuniTrax™ Webinars in February



Is your Allied Health program still using a manual process to track student immunizations? We know from experience that this is a time-consuming process that uses too much valuable administrative time. There is a solution for this. ImmuniTrax™ student immunization tracking.

ImmuniTrax™ is an automated solution that will reduce the time you spend tracking your students' immunization and health records. Why should your program use ImmuniTrax™? Here are just a few reasons:

ImmuniTrax™ eliminates manual tracking. Many programs still use manual processes to track their student immunization, a labor-intensive endeavor that eats up administrative time that could be put to better use in other areas. ImmuniTrax™ is an automated solution that tracks immunizations for you, reducing your administrative burden.

ImmuniTrax™ offers unique features. Track the progress of immunization submission throughout, expert review of student-submitted materials, and automated compliance reminders. Just a few of ImmuniTrax™'s exceptional features.

Compliance. ImmuniTrax™ student immunization tracking keeps your students compliant with their clinical site requirements.

Easy to use. Students input their information. Administrators view and manage the information through a secure, user-friendly portal.

Our free webinars will provide you with more details and show you just how easy it is to use ImmuniTrax™. Sign up using the links below and learn how you can reduce your administrative burden. We look forward to seeing you at one!

ImmuniTrax™ Webinar Dates and Registration Links

Tuesday, February 11, 2014, 11:00 a.m.-12 p.m. EDT <https://www2.gotomeeting.com/register/942724810>

Thursday, February 13, 2014, 2:00 p.m.-3:00 p.m. EDT <https://www2.gotomeeting.com/register/261810010>

Wednesday, February 19, 2014, 2:00 p.m.-3:00 p.m. EDT <https://www2.gotomeeting.com/register/281239874>

Friday, February 21, 2014, 11:00 a.m.-12:00 p.m. EST <https://www2.gotomeeting.com/register/330240626>

VerifyStudents News

Enhanced Drug Screening

We are pleased to announce major enhancements to our electronic drug screening services integrated with the VerifyStudents technology platform. These new upgrades provide advance functionality encompassing order placement, real-time automated donor registration, electronic CCF transmission and integrated drug test result delivery.

The enhancements mean that ordering and scheduling drug screening tests is even easier than ever. In addition, there are now even more drug screening collection sites from which to choose, since the technology is fully integrated with the largest national drug testing laboratories. Students can quickly locate and schedule an appointment at an in-network site that is conveniently located to them.

Paperless drug testing is a hassle-free, easy way for students to self-order and pay for drug testing. With 24/7 online ordering capability, it eliminates the traditional paper chain of custody and reduces valuable administrative time spent on this process.

Product Information

Beyond Student Backgrounds

Colleges and universities that use VerifyStudents find our student background screening products are easy to use, reliable and save them valuable administrative time that can be put to use in other areas. Are you aware that we do more than just student backgrounds?

While our VerifyStudents product is designed for students in Allied Health programs, Corporate Screening (CS) can also assist schools that want to implement or update their background check policies for employees and volunteers. CS is an industry leader in pre-employment screening and background investigation for employers and schools. We deliver customized and accurate background information to human resources and corporate security professionals based on their unique needs.

For more information about what Corporate Screening can do to assist you with your school's employee background screening program, contact us toll-free at 800-229-8606 or email us at Sales@CorporateScreening.com.



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