



01/05/2010

W J O'BRIEN  
11432 Lackland  
St. Louis, MO 63146

Dear W J ,

Thank you for requesting your Employment Data Report. Your Employment Data Report includes all employment data sent to The Work Number by your employer(s), including W-2's if requested by a verifier. An important document titled "A Summary of Your Rights Under the Fair Credit Reporting Act" is also enclosed. Great care has been taken to report this information correctly. Please help us in achieving even greater accuracy by reviewing all of the enclosed material carefully.

No Verifiers have requested your data in the past 24 months.

Please note: The information provided in this packet is an unofficial copy and is not intended to serve as verification for a third party. If a verifier is requesting employment verification, please direct the user to [www.theworknumber.com](http://www.theworknumber.com) or 1-800-367-5690.

If you need further assistance or wish to dispute any information in your Employment Data Report, please contact our Client Service Center at 1-800-996-7566 Monday through Friday 7am-8pm CST. Please reference case number 48E3B1-402.

Sincerely,  
The Work Number Service Team

Attachment  
MM, MS

**EMPLOYEE NAME:** W J O'BRIEN  
**SSN:** XXXXX1234  
**DATE:** 01/05/2010

**Employer Name:** [REDACTED] **Employer Code:** [REDACTED] **Employer Address:** [REDACTED]  
 Test Company 35002 35002 Data not provided  
 Data not provided, XX, XXXXXXXXXXXXX

**Information Current as of:** **Employee Name:** [REDACTED] **Division:** [REDACTED]  
 07/31/2009 W J O'BRIEN 100134

**Employment Status:** Most Recent Start Date: 09/15/1997 Total Time With Employer: 7 Years , 11 Months Job Title: PROFESSIONAL \$1,000.00 Semi-monthly  
 No Longer Employed

	2009	2008	2007
<b>Base Pay:</b>			
<b>Overtime:</b>			
<b>Commission:</b>			
<b>Bonuses:</b>			
<b>Other Income:</b>			\$80.07
<b>Total Pay:</b>	\$100,000.00	\$90,000.00	\$70,080.07

**Employer Name:** [REDACTED] **Employer Code:** [REDACTED] **Employer Address:** [REDACTED]  
 Test Company 35004 35004 Data not provided  
 Data not provided, XX, XXXXXXXXXXXXX

**Information Current as of:** **Employee Name:** [REDACTED] **Division:** [REDACTED]  
 07/31/2009 W J O'BRIEN 100134

**Employment Status:** Most Recent Start Date: 09/15/1997 Total Time With Employer: 7 Years , 11 Months Job Title: PROFESSIONAL \$1,000.00 Semi-monthly  
 No Longer Employed

	2009	2008	2007
<b>Base Pay:</b>			
<b>Overtime:</b>			
<b>Commission:</b>			

<b>Bonuses:</b>		
<b>Other Income:</b>		\$80.07
<b>Total Pay:</b>	\$100,000.00	\$90,080.07

**Employee Address:**  
 181 KAUHAA STREET  
 KIHEI, HI, 967530000

**INCOME AND DEDUCTIONS**

**Pay Cycle:**  
 Semi-monthly

**HISTORICAL PAY PERIOD SUMMARY**

Pay Period End Date	Pay Date	Hours Worked	Gross Earnings	Net
07/31/2009	07/31/2009			
07/15/2009	07/15/2009			
06/30/2009	06/30/2009			
06/15/2009	06/15/2009			
05/29/2009	05/29/2009			
05/15/2009	05/15/2009			
04/30/2009	04/30/2009			
04/15/2009	04/15/2009			
03/31/2009	03/31/2009			
03/13/2009	03/13/2009			
02/27/2009	02/27/2009			
02/13/2009	02/13/2009			
01/30/2009	01/30/2009			
01/15/2009	01/15/2009			
12/31/2008	12/31/2008			
12/15/2008	12/15/2008			
11/28/2008	11/28/2008			
11/14/2008	11/14/2008			
10/31/2008	10/31/2008			
10/15/2008	10/15/2008			
09/30/2008	09/30/2008			

09/15/2008	09/15/2008			
08/29/2008	08/29/2008			
08/15/2008	08/15/2008			
07/31/2008	07/31/2008			
07/15/2008	07/15/2008			
06/30/2008	06/30/2008			
06/13/2008	06/13/2008			
05/30/2008	05/30/2008			
05/15/2008	05/15/2008			
04/30/2008	04/30/2008			
04/15/2008	04/15/2008			
03/31/2008	03/31/2008			
03/14/2008	03/14/2008			
02/29/2008	02/29/2008			
02/15/2008	02/15/2008			
01/31/2008	01/31/2008			
01/15/2008	01/15/2008			
12/31/2007	12/31/2007	0		
12/14/2007	12/14/2007			
11/30/2007	11/30/2007			
11/15/2007	11/15/2007			
10/31/2007	10/31/2007			
10/15/2007	10/15/2007			
09/28/2007	09/28/2007			
09/14/2007	09/14/2007			
08/31/2007	08/31/2007			
08/15/2007	08/15/2007			
07/31/2007	07/31/2007			
07/13/2007	07/13/2007			
06/29/2007	06/29/2007			
06/15/2007	06/15/2007			
05/31/2007	05/31/2007			
05/15/2007	05/15/2007			
04/30/2007	04/30/2007			
04/13/2007	04/13/2007			
03/30/2007	03/30/2007			
03/15/2007	03/15/2007			
02/28/2007	02/28/2007			

02/15/2007	02/15/2007				
01/31/2007	01/31/2007				
01/12/2007	01/12/2007				
12/29/2006	12/29/2006				
12/15/2006	12/15/2006				
11/30/2006	11/30/2006				
11/15/2006	11/15/2006				
10/31/2006	10/31/2006				
10/13/2006	10/13/2006				
09/29/2006	09/29/2006				
09/15/2006	09/15/2006				
08/31/2006	08/31/2006				
08/15/2006	08/15/2006				
07/31/2006	07/31/2006				
07/14/2006	07/14/2006				
06/30/2006	06/30/2006				
06/15/2006	06/15/2006				
05/31/2006	05/31/2006				
05/15/2006	05/15/2006				
04/28/2006	04/28/2006				
04/13/2006	04/13/2006				
03/31/2006	03/31/2006				
03/15/2006	03/15/2006				
02/28/2006	02/28/2006				
02/15/2006	02/15/2006				
01/31/2006	01/31/2006				
01/13/2006	01/13/2006				
01/09/2006	01/09/2006				
12/30/2005	12/30/2005				
12/15/2005	12/15/2005				
11/30/2005	11/30/2005				
11/15/2005	11/15/2005				
10/31/2005	10/31/2005				
10/14/2005	10/14/2005				
09/30/2005	09/30/2005				
09/15/2005	09/15/2005				
08/31/2005	08/31/2005				

08/15/2005	08/15/2005	88	\$1,000.00
07/29/2005	07/29/2005	80	\$1,000.00
07/15/2005	07/15/2005	88	\$1,000.00
06/30/2005	06/30/2005	88	\$1,000.00
06/15/2005	06/15/2005	88	\$1,000.00
05/31/2005	05/31/2005	96	\$1,000.00
05/13/2005	05/13/2005	80	\$1,000.00
04/29/2005	04/29/2005	80	\$1,000.00
04/15/2005	04/15/2005	88	\$1,000.00
03/31/2005	03/31/2005	96	\$1,000.00
03/15/2005	03/15/2005	88	\$500.00
02/28/2005	02/28/2005	72	\$500.00
02/15/2005	02/15/2005	88	\$500.00
01/31/2005	01/31/2005	88	\$500.00
01/14/2005	01/14/2005	80	\$500.00
12/31/2004	12/31/2004		
12/15/2004	12/15/2004		
11/30/2004	11/30/2004		

**Employer Name:** Test Company 35001  
**Employer Code:** 35001  
**Employer Address:** Data not provided  
 Data not provided, XX, XXXXXXXXXXXXX

**Information Current as of:** 07/31/2009  
**Employee Name:** W J O'BRIEN  
**Division:** 100134

**Employment Status:** No Longer Employed  
**Most Recent Start Date:** 09/15/1997  
**Total Time With Employer:** 7 Years , 11 Months  
**Job Title:** PROFESSIONAL  
**Rate of Pay:** \$1,000.00 Semi-monthly

	2009	2008	2007
<b>Base Pay:</b>			
<b>Overtime:</b>			
<b>Commission:</b>			
<b>Bonuses:</b>			
<b>Other Income:</b>			\$80.07
<b>Total Pay:</b>	\$100,000.00	\$90,000.00	\$70,080.07

**Employee Address:**  
181 KAUHAA STREET  
KIHEI, HI, 967530000

**INCOME AND DEDUCTIONS**

**Pay Cycle:**  
Semi-monthly

**HISTORICAL PAY PERIOD SUMMARY**

Pay Period End Date	Pay Date	Hours Worked	Gross Earnings	Gross Pay YTD	Net
	07/31/2009			\$100,000.00	
	10/31/2008			\$90,000.00	
	12/31/2007			\$70,080.07	
	10/31/2006			\$80,500.00	

*Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.*

### **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.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **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 identify 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, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) 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.ftc.gov/credit](http://www.ftc.gov/credit) 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.ftc.gov/credit](http://www.ftc.gov/credit).
- **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 1-888-5-OPTOUT (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.ftc.gov/credit](http://www.ftc.gov/credit).

**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. Federal enforcers are:**

<b>TYPE OF BUSINESS:</b>	<b>CONTACT:</b>
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051