



Recording the past-protecting the future.
CREDIT REPORTING / COLLECTIONS

Dear

Thank you for your interest in becoming a FABCO member. Our two-step membership process is quick and easy to complete, and our expert Customer Service staff is on-and to assist you in any way possible.

To Become a FABCO Member:

Step 1: Complete your membership paperwork.

- Application complete an office inspection, which
- Contract
- Copy of your driver's license

Step 2: Return membership paperwork along with application fee to FABCO. You are required to pay a membership start-up fee of \$100, payable by Visa, MasterCard, Discover, or check. ~~The cost of this inspection is \$69.00, and must be received~~

Once your membership account has been established, a FABCO representative will contact you by e-mail to inform you of your FABCO account number and web log-in information. **Please note:** Any inspections done within the Columbus, OH area will be done through a local company. Please consult our Customer Service Dept. for details. This process typically takes about 24 hours (membership paperwork is only processed on weekdays).

If you have any questions regarding membership, please do not hesitate to contact our Customer Service Department for assistance at (614) 538-5600 or (800) 669-5010. Requirements for Obtaining Credit Reports listed on the following page. Also, please must fulfill one of the

Sincerely,

FABCO
& X V W R P H U 5 H O D W L R Q V

Sincerely,
FABCO

se do not hesitate to contact our
ce at 614-538-5600 or 800-669-5010.

♦ P.O. Box 20850 ♦ Columbus, OH 43220 ♦
♦ 614.538.5600 or 1.800.669.5010 (p) ♦ 614-326-0914 (f) ♦
♦ www.fabcogroun.com ♦

P. O. Box 20850 • Columbus, Ohio 43220 • 614.538.5600 • 1.800.669.5010 • fax 614.326.0914
www.fabcogroup.com

FABCO PRICE SHEET

Nationwide quality you need, with the small town service you trust.

| Rental Report | Criminal Report |
|---|--|
| <ul style="list-style-type: none">- National Eviction Records- Rental Collections- Complete Address History- Landlord Inquiries- FAB Alerts | <ul style="list-style-type: none">- 50-State Record Search- Arrest Records- Common Pleas- Department of Corrections |

Rental & Criminal **\$13.95** per applicant

Criminal Only **\$11.00** per applicant

All options include the one-time membership start-up fee of \$100.00 and an annual membership fee of \$25.00 after your first year.

*****Remember that your account is not set up to access the TransUnion Credit Report. If you are interested in this option, please contact our Customer Service Department at (614) 538-5600 or (800) 6695010.**

FABCO Website: www.fabcogroup.com

A FABCO Representative will provide you with the proper billing number, username, and password to gain access to the website.

Technical Support: (614) 737-5714 or (800) 688-5010 ext. 344

♦ P.O. Box 20850 ♦ Columbus, OH 43220 ♦
♦ 614.538.5600 or 1.800.669.5010 (p) ♦ 614-326-0914 (f) ♦
♦ www.fabcogroup.com ♦

FABCO MEMBERSHIP APPLICATION

Date of Application: _____

All information must be completed in its entirety. Please print clearly and legibly to help ensure accurate and timely processing.

Name: _____ SS#: _____
Last First Middle

Spouse: _____ SS#: _____
Last First Middle

General Information

Company Name (if applicable): _____ Years in Business ____ yrs. ____ mos.

Type of Ownership (circle one): Partnership Sole Owner Nonprofit Corporation

Are you listed in the telephone directory? Yes No Verified by FABCO

Physical Street Address (no P.O. Box numbers please): _____

City: _____ State: _____ Zip: _____ How Long? ____ yrs. ____ mos.

Please *circle* the primary phone number below:

Bus. Phone: () _____ Home Phone: () _____

Fax: () _____ Cell Phone: () _____

E-mail Address: _____

Business Information

Please tell us about your business.

Type of Business: _____

Do you have an Investigation License? Yes No (If yes, please provide a copy with this application)

Approximately how many reports will you be accessing monthly? _____

Will you be accessing employment reports for hiring purposes? Yes No

Permissible Purpose Information

Application will not be processed unless this information is provided.

Describe the specific purpose for which consumer reports will be used. _____

Address Listing of Your Properties

This section must be completed prior to approval of FABCO membership. Please attach an additional page if necessary.

Total number of units owned or managed: _____

| Address | City/State | County | Address | City/State | County |
|---------|------------|--------|---------|------------|--------|
| 1) | | | 6) | | |
| 2) | | | 7) | | |
| 3) | | | 8) | | |
| 4) | | | 9) | | |
| 5) | | | 10) | | |

Method of Payment

Check Please make checks payable to FABCO.

Credit Card Number Visa Mastercard Discover Card

| | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

Expiration Date: _____

V-Code: _____
(last 3 digits on back of card)

Daytime Phone: _____

I authorize FABCO to charge \$ _____ to my Visa/Mastercard/Discover Card.

(signature)

Applicant's Statement

I certify that I will use the FABCO Reports (Rental, Credit, and Police) for no other purpose other than what is stated in the Permissible Purpose Section above. I will not sell the report to any consumer directly or indirectly. I understand that if the system is used improperly by company personnel, or if my access codes are made available to any unauthorized personnel, I may be held responsible for financial losses, fees, or monetary charges and that my access as a FABCO member may be terminated.

I certify that all of the foregoing information is a complete and accurate statement of the facts and understand that if any misrepresentation, omission, or falsification were discovered, it will constitute grounds for membership revocation. I hereby authorize you to conduct any credit investigation necessary concerning any part of my and/or my company's background. I release all parties from any liability in connection with the provision and use of such information.

I certify that I have read and understand the above statement and certify that all of the information provided is accurate. If membership is accepted, I will abide by FABCO Rules and Regulations as set forth in the membership agreement.

Print Name and Title of Owner/Officer

Company Name

Authorized Signature

Date



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MEMBERSHIP CONTRACT

This agreement is entered into this ____ day of _____ between _____, hereinafter designated "Member," and the Federal Adjustment Bureau, Inc., hereinafter designated "FABCO." FABCO, in consideration of the promises and agreements of Member herein contained, agrees to use its facilities and personnel to the fullest extent in profile reporting. Member agrees to pay FABCO for membership and services in accordance with the charges outlined.

MEMBERSHIP REQUIREMENTS

- 1.) Member agrees to remit a membership fee of \$ _____ for a period of one year commencing on the first day of _____. Membership will remain in effect for one year, and thereafter, shall automatically renew from year to year, until written notice of cancellation is given by either party at least thirty (30) days prior to the membership renewal date.
- 2.) Members shall be entitled to use FABCO screening services immediately upon FABCO approval of membership application, and receipt of executed contract and proper remittance.
- 3.) Member will indemnify and hold FABCO harmless from any and all claims, demands, or causes of action that may be asserted on account of the *unauthorized* use of the security code number.
- 4.) If Member denies a credit application or takes adverse action in whole or in part due to the report obtained from FABCO, Member will give the consumer the name and address of FABCO. FABCO agrees to provide the applicant with a copy of the FABCO file free of charge within 60 days of processing, and also offer the address and telephone number of any credit reporting agency and/or sheriff's office, if applicable.
- 5.) Payment for services shall be payable upon receipt of billing submitted at the close of each calendar month. Any invoices that are 30 days past due will be charged 1½ % interest per month on all unpaid balances, with a minimum interest charge of \$1.50. Management companies representing property owners are responsible for the payment of all invoices. If accounts become 90 days past due, Member grants FABCO permission to deduct any or all monies owed from collection remittance that may be due to Member. If accounts become 120 past due, membership will be revoked.
- 6.) Member agrees to assist FABCO with identifying residents who have had evictions filed against them.

PERMISSIBLE PURPOSE

- 1.) **Members and employees of members are expressly forbidden to attempt to obtain reports on themselves, family members, or associates, unless the report is requested for a permissible purpose and for use in connection with a credit transaction, for employment purposes, or some other legitimate business purpose.**
- 2.) Member agrees to obtain all necessary information from the applicant prior to placing an inquiry by telephone, fax, or web. Member must obtain the applicant's signature on the application prior to requesting reports. Member agrees to keep consent form and application on file for at least five years.
- 3.) **Member shall provide FABCO, upon request, with a copy of Member's credit application. Regardless of whether FABCO makes such a request, Member agrees that it will obtain written consent from the consumer before Member requests a report from FABCO. The written consent of the consumer must include the acknowledgment of the applicant that his or her individual credit history will be a factor in the evaluation of the application, and that they the consumer consents to and authorizes the Member to obtain and use a consumer credit report on the individual signing the application as needed in the evaluation process.**
- 4.) Member also agrees to hold all information in strict confidence and under no circumstances reveal information in the report to any person not engaged by Member as an employee.

Any violation of the Permissible Purpose Section will result in immediate revocation of all reporting privileges. Also, under the Fair Credit Reporting Act (FCRA), any person who knowingly and willfully obtains information from a consumer reporting agency under false pretenses shall be fined no more than \$10,000.00 or imprisoned no more than one year or both.

MEMBERSHIP SERVICES

Rental Report

Member shall receive all information in the FABCO database relating to evictions, rental histories and rental collections.

Credit Report

Member shall receive loan information, credit card history, public records, and customer inquiries.

Criminal Report

Member shall receive a listing of all reported arrests/convictions made in participating counties.

If upon submission of application to FABCO, Member does not receive information back within a reasonable amount of time, they should immediately call the Customer Service Department for assistance. **Do not repeatedly enter the report, as you will be charged for each entry.** No refund will be made after a request is entered into the system. **The FABCO website will process applications from 7 a.m. to 8 p.m., seven days a week.**

PRICE SCHEDULE

Charges for all applicable reports shall be listed on the FABCO Price Sheet.

I certify that I will use the FABCO Reports (Rental, Credit, and Police) for no other purpose other than what is stated in the Permissible Purpose Section. I will not sell the report to any consumer directly or indirectly. I understand that if the system is used improperly by company personnel, or if my access codes are made available to any unauthorized personnel, I may be held responsible for financial losses, fees, or monetary charges and that my access privilege may be terminated. **I certify that if any misrepresentation, omission, or falsification is discovered, FABCO will be authorized to revoke my membership.**

I certify that I have read and understand the above statements and certify that all information provided is accurate. If membership is accepted, I will abide by the FABCO Rules and Regulations as set forth in this membership package. **I certify that I have read and initialed Addendum A, B, & C and will comply with each extension in its entirety.**

COMPANY NAME: _____ **UNIT COUNT:** _____

ADDRESS: _____ **CITY:** _____ **STATE:** _____ **ZIP:** _____

BUSINESS PHONE: _____

HOME PHONE: _____

CELL PHONE: _____

FAX: _____

X: _____ **(MEMBER/AGENT FOR)** **DATE:** _____
Signature

X: _____ **(AGENT FOR FABCO)** **DATE:** _____