



[www.thecreditbureau.com](http://www.thecreditbureau.com)

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## ACCESS SECURITY REQUIREMENT

We must work together to protect the privacy of consumers. The following measures are designed to reduce unauthorized access of consumer credit reports.

In signing the NCS Membership agreement, you agree to follow these measures.

1. You must protect your NCS Account number so that only key personnel know this sensitive information. Unauthorized persons should never have knowledge of your account number. Do not post the information in any manner within your facility.
2. System access software, whether developed by your company or purchased from a third party vendor, must have your NCS account number and password "hidden" or embedded and be known only by supervisory personnel. Assign each user of your system access software a unique logon password.
3. Do not discuss your NCS account number and password (if any) by telephone with any unknown caller, even if the caller claims to be an employee of NCS, Experian, Trans Union or Equifax.
4. Restrict the ability to obtain credit information to a few key personnel.
5. Place all terminal devices or faxes used to obtain credit information in a secure location within your facility. You should secure these devices so that unauthorized persons cannot easily access them.
6. After normal business hours, be sure to turn off and lock all devices, systems or file cabinets used to file or obtain credit information.
7. Secure hard copies and electric files of consumer reports within your facility so that unauthorized person cannot easily access them.
8. Shred or destroy all hard copy consumer reports when no longer needed.
9. Erase or scramble electronic files containing consumer information when no longer needed when applicable regulations(s) permit destruction.
10. Make all employees aware that your company can access credit information only for the permissible purposes listed in the Permissible Purpose information section of your membership application. Your employees may not access their own report or the report of a family member or friend if your company does not have permissible purpose.

**Record Retention: It is important that you keep credit applications for a reasonable period of time. This will help to facilitate the investigative process if a consumer claims that your company inappropriately accessed their credit report. (Note: The Federal Equal Opportunity Act states that a creditor must preserve all written or recorded information connected with an application for 25 month.)**

**"Under section 621(a) (2) (A) of the FCRA, any person that violates any of the provisions of FCRA may be liable for a civil penalty of not more that \$2500 per violation."**

**BY SIGNING THIS FORM YOU ARE ATTESTING THAT YOU HAVE FULLY READ, UNDERSTOOD AND AGREED TO ALL OF THE ABOVE STATED INFORMATION.**

**Print Name** \_\_\_\_\_ **Signature** \_\_\_\_\_ **Date:** \_\_\_\_\_