



1-800-311-1585

Instructions

1. Print and complete this agreement. **Fax to (435) 792-3303.**
2. A ZipReports representative will call you at your company's phone number to select a Password within 1 business day.
3. We will send instructions (if desired) on how to use the ZipReports system to the e-mail address you specified.
Note: The e-mail will NOT include your confidential Password.

Individual User Set-up Agreement

Name of individual User:	Name of Subscriber co.:
Requested ZipReports Username (8 characters minimum):	
E-mail for sending set-up info:	
Best time to call:	Previous User location (if transferring):

I agree:

1. To never let another person use my ZipReports User account, to never use another person's ZipReports User account, and to never share my password with anyone.
2. To never share my company's Subscriber account code with anyone.
3. To pull credit records **only** with an appropriate signed release (which shall be kept on file for a minimum of three years) **and** for the permissible purpose designated and approved for my and/or my company's Subscriber account.
4. To obey federal and state laws restricting how consumer reports (including credit and criminal reports) may be used, and agree that it is my responsibility to be aware of such laws and how they affect my actions.
5. If taking a **non-employment-related adverse action** due wholly or in part to information on a consumer report, to promptly notify the Applicant of the action in an appropriate Adverse Action Letter.
6. If taking an **employment-related adverse action** due wholly or in part to information on a consumer report,
 - a. **Before** taking the action, to give or send the Applicant an appropriate Pre-Adverse Action Disclosure.
 - b. **After** taking the action, to promptly notify the Applicant of the action in an appropriate Adverse Action Letter.

I understand:

1. That the name of the Subscriber company or person pulling a credit report on an Applicant will be reported on the Applicant's credit report for up to two years.
2. That it is **illegal** to pull a credit report on yourself through a ZipReports account.

*I further understand that penalties for failure to abide by **ANY** of the regulations described above can result in THOUSANDS OF DOLLARS IN FINES AND PENALTIES and up to TWO YEARS IN JAIL.*

I fully understand and agree to all contents of this page.

Individual User signature:	Date:
Supervisor's authorizing signature:	Supervisor name:

For ZipReports, L.L.C. Membership Department use only

Date of set-up: _____ Individual contacted: _____ Account activated by: _____