

USER NOTIFICATION TO CONSUMER

California Investigative Consumer Reporting Agencies Act (ICRAA)

This is to notify you that an Investigative Consumer Report has been requested regarding your character, general reputation, personal characteristics, and mode of living.

The report will be provided by **Vero Technologies**, [116 W Houston St Floor 4, New York, NY 10012, (1-888-695-7148)]

Under Calif. Civ. Code 1786.22, during normal business hours and on reasonable notice, Vero Technologies may make available consumer files for visual inspection in one of three ways:

- in person, if the consumer appears in person and provides proper identification;
- by certified mail, upon written request with proper identification, for copies to be sent to a specified addressee; or
- by telephone upon written request of the consumer and upon proper identification, whereupon a summary of information contained in files and required to be provided by Section 1786.10 shall be provided.

Fees may be charged for these disclosures to the extent permitted by law.

Trained personnel shall be made available to explain to the consumer any item required to be provided (such as the specified file information, report recipients' identity, and certain checks or charges). A written explanation of coded information shall be distributed with files made available for visual inspection. Upon providing reasonable identification, a person may accompany the consumer.

CONSUMER REQUEST FOR COPY

I will receive a copy of an Investigative Consumer Report prepared about me. I understand the copy of the report shall be made available in the VERO applicant portal within three (3) business days of the date the report was provided to the user.