



PLEASE READ THESE INSTRUCTIONS CAREFULLY BEFORE YOU BEGIN THE APPLICATION

An approved membership with Innovative Credit Solutions will give you access to protected consumer information from the *TransUnion* bureau. Please fill out the application pages completely. Please include all required documentation and email or fax the completed application.

- All pages must be signed and completed (no exceptions). Please make sure the credit card information is correct.
 - Page 1 & 2 – Application Form – Please complete all information. Make sure the credit card information is correct and the page is signed.
 - Page 3 – Subscriber Agreement for consumer **CREDIT REPORTS** – top of page - enter the name of your company; bottom of page - enter your name & company name; sign & date
 - Page 4 – Subscriber Agreement for consumer **EMPLOYMENT REPORTS** – top of page - enter the name of your company; bottom of page - enter your name & company name; sign & date
- You must provide the physical address where the consumer reports will be accessed. This is the address we need for the inspection. If there is a different billing contact and address, please provide.
- We must have a copy of your business license or a copy of the document that your state requires to operate a business.
- We will need a telephone number and contact person that can be reached during the day. An e-mail address and fax number is also needed.
- If you do not have a shredder, please purchase one prior to the inspection, consumer information must be shredded when you no longer need it.
- The office where the consumer reports will be accessed must have a locking door or locking file cabinet.

If you have any questions, please call us at 800-345-2746 or e-mail your questions to info@icscredit.com. We also offer criminal background and driver record checks to assist you in making a well-informed decision about extending credit or offering employment.

Email: info@icscredit.com
Fax: 888-571-7222

INNOVATIVE CREDIT SOLUTIONS, INC.

Phone: 1-800-345-2746
 Fax: 1-888-571-7222
 info@icscredit.com

APPLICATION FOR SERVICE

P O Box 1440
 Lexington, SC 29071
 www.icscredit.com

**COMPLETE ALL INFORMATION AND SIGN APPLICATION
 INCLUDE COPY OF BUSINESS LICENSE WITH APPLICATION**

BUSINESS INFORMATION

Name of Firm:				Federal Tax ID#			
Other business name(s) or dba:				Web Address:			
Phone:		Fax:		E-mail:			
Physical Address (No PO Box numbers)							
City:				State:		ZIP Code:	
Business Established:		Month	Year	How long at current address:		Years	Months
Does your business operate from a residence <input type="checkbox"/> YES <input type="checkbox"/> NO				Number of Employees:			
Contact Name:				Title:			
Phone:		Fax:		E-mail:			
Company name as listed with Directory Assistance:							
Nature of your Business (be specific):							
Services offered or products sold:							
Permissible Purpose/Appropriate Use: <input type="checkbox"/> Extending Credit <input type="checkbox"/> Employment Purposes <input type="checkbox"/> Tenant Screening <input type="checkbox"/> Other Describe the specific purpose for which credit information will be used.							
I <input type="checkbox"/> will <input type="checkbox"/> will not be requesting consumer reports in <input type="checkbox"/> California <input type="checkbox"/> Vermont							
Business Hours:				Business Days:			

BILLING INFORMATION

Billing Contact:		Phone:		E-mail:			
Cost to Activate Account: \$75.00 Annual Fee & \$75.00 Set-Up Fee (onsite inspection) = \$150.00							
<input type="checkbox"/> Option 1: \$15.00 per consumer credit report <input type="checkbox"/> Option 2: \$7.50 per consumer credit report with \$20.00 Monthly Minimum <input type="checkbox"/> Option 3: \$5.00 per consumer credit report with \$50.00 Monthly Minimum							
CREDIT CARD INFORMATION		<input type="checkbox"/> American Express		<input type="checkbox"/> Visa		<input type="checkbox"/> MasterCard <input type="checkbox"/> Discover	
Credit Card #:				Expiration Date			
Name on Card:							
Billing Address on Card:				City		State	Zip

Federal regulation requires that ICS, Inc. conduct an onsite property observation of your company. In most cases, this must be conducted prior to your account being established. Please note that ICS, Inc. contracts with a vendor to conduct these property observations and that vendor will be contacting you on behalf of ICS, Inc. to schedule an appointment. (The vendor usually contacts you within three days of receipt of application.)

SIGNATURE & AGREEMENT

I certify that I will use the Experian, Equifax, TransUnion background information for no other purpose other than what is stated in the Permissible Purpose/Appropriate Use section on this application and for the type of business listed on this application. **I will not resell the report to any third party.** I understand that if my system is used improperly by company personnel, or if my access codes are made available to any unauthorized personnel due to carelessness on the part of any employee of my company, I may be held responsible for financial losses, fees, or monetary charges that may be incurred and that my access privilege may be terminated. By signing below I authorize Innovative Credit Solutions, Inc. to charge the above listed credit card for all services provided. I certify that the above information is accurate. By signing, I warrant that I have the authority to sign on behalf of the company. I acknowledge that an onsite inspection will be required for new customers. A copy of the Company business license is included with this application.

Principal's Name (please print)				Title or Position:			
Principal's Signature (required):				Date:			

Disclaimer of Warranty: Because this service involves information provided from other sources, Innovative Credit Solutions, Inc. cannot and will not be an insurer or guarantor of the accuracy or reliability of the service of data released or stored. Innovative Credit Solutions does not guarantee or warrant the accuracy, timeliness, completeness, currentness, merchantability or fitness for a particular purpose of the service. Information in the service or the media on or through which the services are provided and shall not be liable to Subscriber or to any of the Subscribers customers for any loss or injury arising out of or caused in whole or part by Innovative Credit Solutions, Inc. acts or omissions, whether negligent or otherwise, in procuring, compiling, collecting, interpreting, reporting, communicating or delivering the services or information therein.

Company Name			
Specific purpose(s) for which Consumer Reports will be used			
Is the company engaged in the underwriting of insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Is the company licensed or providing service as an attorney or detective/investigative agency? <input type="checkbox"/> Yes, if so please check appropriate service <input type="checkbox"/> Attorney or <input type="checkbox"/> Detective/Investigative Agency <input type="checkbox"/> No			
Does the company intend to resell or release information from the consumer credit report to a third party? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Will the company or does the company provide credit repair or credit counseling services for a fee? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Estimated number of reports to be used monthly			
Will the company access consumer reports: <input type="checkbox"/> Locally <input type="checkbox"/> Regionally <input type="checkbox"/> Nationally			
BANK REFERENCE			
Bank Name			Phone:
BUSINESS REFERENCES			
Business Name	City	State	Phone
Check the appropriate business structure: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Other			
Complete for Sole Proprietor or Partnership			
Owner #1 Name			Social Security #
Resident Street Address			
City	State	County	Zip
Signature			
Owner #2 Name			Social Security #
Resident Street Address			
City	State	County	Zip
Signature			
Complete for Corporation			
Officer Name			Title
Officer Name			Title
Officer Name			Title
SIGNATURE & AGREEMENT			
I certify that the information provided on this application is true. I understand by the signature below that you may pull a personal credit report on owners of this company for use in processing this Application for Service.			
Signature			Date
Print Name			Title

INNOVATIVE CREDIT SOLUTIONS, INC.
SUBSCRIBER AGREEMENT
For Credit Purposes

This Agreement is made and entered into as of _____ (“Effective Date”), by and between Innovative Credit Solutions and (Company Name) _____
(Company Address) _____

1. End User is a (type of business) _____ and has a permissible purpose for obtaining consumer reports in accordance with the Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.) including, without limitation, all amendments thereto ("FCRA"). The End User certifies its permissible purpose is:
 - In connection with a credit transaction involving the consumer on whom the information is to be furnished and involving the extension of credit to, or review or collection of an account of the consumer; or
 - In connection with the underwriting of insurance involving the consumer or review of existing policy holders for insurance underwriting purposes, or in connection with an insurance claim where written permission of the consumer has been obtained; or
 - In connection with a tenant screening application involving the consumer; or In accordance with the written instructions of the consumer; or
 - For a legitimate business need in connection with a business transaction that is initiated by the consumer; or
 - As a potential investor, servicer or current insurer in connection with a valuation of, or assessment of, the credit or prepayment risks.
2. End User certifies that End User shall use the consumer reports: (a) solely for the Subscriber’s certified use(s); and (b) solely for End User’s exclusive one-time use. End User shall not request, obtain or use consumer reports for any other purpose including, but not limited to, for the purpose of selling, leasing, renting or otherwise providing information obtained under this Agreement to any other party, whether alone, in conjunction with End User’s own data, or otherwise in any service which is derived from the consumer reports. The consumer reports shall be requested by, and disclosed by End User only to End User’s designated and authorized employees having a need to know and only to the extent necessary to enable End User to use the Consumer Reports in accordance with this Agreement. End User shall ensure that such designated and authorized employees shall not attempt to obtain any Consumer Reports on themselves, associates, or any other person except in the exercise of their official duties.
3. End User will maintain copies of all written authorizations for a minimum of five (5) years from the date of inquiry.
4. THE FCRA PROVIDES THAT ANY PERSON WHO KNOWINGLY AND WILLFULLY OBTAINS INFORMATION ON A CONSUMER FROM A CONSUMER REPORTING AGENCY UNDER FALSE PRETENSES SHALL BE FINED UNDER TITLE 18 OF THE UNITED STATES CODE OR IMPRISONED NOT MORE THAN TWO YEARS, OR BOTH.
5. End User shall use each Consumer Report only for a one-time use and shall hold the report in strict confidence, and not disclose it to any third parties; provided, however, that End User may, but is not required to, disclose the report to the subject of the report only in connection with an adverse action based on the report. Moreover, unless otherwise explicitly authorized in an agreement between Reseller and its End User for scores obtained from TransUnion, or as explicitly otherwise authorized in advance and in writing by TransUnion through Reseller, End User shall not disclose to consumers or any third party, any or all such scores provided under such agreement, unless clearly required by law.
6. With just cause, such as violation of the terms of the End User’s contract or a legal requirement, or a material change in existing legal requirements that adversely affects the End User’s agreement, Reseller may, upon its election, discontinue serving the End User and cancel the agreement immediately.
7. End User will request Scores only for End User’s exclusive use. End User may store Scores solely for End User's own use in furtherance of End User's original purpose for obtaining the Scores. End User shall not use the Scores for model development or model calibration and shall not reverse engineer the Score. All Scores provided hereunder will be held in strict confidence and may never be sold, licensed, copied, reused, disclosed, reproduced, revealed or made accessible, in whole or in part, to any Person except (i) to those employees of End User with a need to know and in the course of their employment; (ii) to those third party processing agents of End User who have executed an agreement that limits the use of the Scores by the third party to the use permitted to End User and contains the prohibitions set forth herein regarding model development, model calibration and reverse engineering; (iii) when accompanied by the corresponding reason codes, to the consumer who is the subject of the Score; or (iv) as required by law.

End User:

Company Name: _____

Signature: _____

Printed Name: _____

Title: _____

Date: _____

Innovative Credit Solutions

Signature: _____

Printed Name: _____

Title: _____

Date: _____

INNOVATIVE CREDIT SOLUTIONS, INC.
SUBSCRIBER AGREEMENT
For Employment Purposes

This Agreement is made and entered into as of _____ (“Effective Date”), by and between Innovative Credit Solutions and (Company Name) _____ (Company Address) _____.

End User is a (type of business) _____ and has a need for consumer credit information in connection with the evaluation of individuals for employment, promotion, reassignment or retention as an employee ("Consumer Report for Employment Purposes").

End User shall request Consumer Report for Employment Purposes pursuant to procedures prescribed by Reseller from time to time only when it is considering the individual inquired upon for employment, promotion, reassignment or retention as an employee, and for no other purpose. End User shall comply with any federal and state laws which may restrict or ban the use of Consumer Report for Employment Purposes.

End User certifies that it will not request a Consumer Report for Employment Purposes unless:

- a. A clear and conspicuous disclosure is first made in writing to the consumer by End User before the report is obtained, in a document that consists solely of the disclosure that a consumer report may be obtained for employment purposes;
- b. The consumer has authorized in writing the procurement of the report; and
- c. Information from the Consumer Report for Employment Purposes will not be used in violation of any applicable federal or state equal employment opportunity law or regulation.

End User further certifies that before taking adverse action in whole or in part based on the Consumer Report for Employment Purposes, it will provide the consumer with:

- a. A copy of the Consumer Report for Employment Purposes; and
- b. A copy of the consumer’s rights, in the format approved by the Federal Trade Commission.

End User shall use the Consumer Report for Employment Purposes only for a one-time use, and shall hold the report in strict confidence, and not disclose it to any third parties that are not involved in the employment decision.

End User will maintain copies of all written authorization for a minimum of five (5) years from the date of inquiry.

With just cause, such as violation of the terms of End User’s contract or a legal requirement, or a material change in existing legal requirements that adversely affects End User’s Agreement, Reseller may, upon its election, discontinue serving the End User and cancel the agreement immediately.

NOTE: The Consumer Report for Employment Purposes provided by Trans Union to the Reseller may contain the consumer’s date of birth, which is only to be used for Reseller’s internal identity verification purposes. Neither the year of birth, nor the consumer’s age, may be passed on to an End User under any circumstance in the Consumer Report for Employment purposes.

Reseller: Innovative Credit Solutions

Signature: _____

Printed Name: _____

Title: _____ Date: _____

End User Company Name: _____

Signature: _____

Printed Name: _____

Title: _____ Date: _____