

SSC END-USER AGREEMENT

THIS END-USER AGREEMENT ("Agreement") is made and entered into by and between Security Services of Connecticut, Inc. (its parent, subsidiaries, predecessors, successors, affiliates, directors, officers, fiduciaries, insurers, employees and agents (jointly, "SSC") and End-User CONNECTICUT HEALTH INSURANCE EXCHANGE (its parent, subsidiaries, predecessors, successors, affiliates, directors, officers, fiduciaries, insurers, employees and agents (jointly "End-User"). This Agreement shall be effective on the date of last signature below (the "Effective Date").

General

SSC strives to deliver accurate and timely information products to assist your company (hereinafter "End-User") in making intelligent and informed decisions for a permissible purpose under applicable law. To this end, SSC assembles information from a variety of sources, including databases maintained by consumer reporting agencies containing information from public records, other information repositories and third-party researchers. End-User understands that these information sources and resources are not maintained by SSC. Therefore, SSC cannot be a guarantor that the information provided from these sources is absolutely accurate or current. Nevertheless, SSC has in place reasonable procedures designed to respond promptly to claims of incorrect or inaccurate information in accordance with applicable law.

SSC agrees that it will provide background screening services to End-User pursuant to the Statement of Work agreed to by the parties which may be modified or updated from time to time and which is wholly incorporated herein.

End-User's Certification of Fair Credit Reporting Act (FCRA) Permissible Purpose(s)

End-User hereby certifies that all of its orders for information products from SSC shall be made, and the resulting reports shall be used, for the following Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq., permissible purposes only:

(Please check all that apply)

<input checked="" type="checkbox"/>	Section 604(a)(2). As instructed by the consumer in writing.
<input checked="" type="checkbox"/>	Section 604(a)(3)(B). For employment purposes including evaluating a consumer for employment, promotion, reassignment or retention as an employee, where the consumer has given prior written permission.

End-User will certify the specific permissible purpose at the time a report is requested.

End-User's Certification of Legal Compliance

End-User certifies to SSC that the information products it receives will not be used in violation of any applicable federal, state or local laws, including, but not limited to the Fair Credit Reporting Act and Title VII of the Civil Rights Act of 1964. End-User accepts full responsibility for complying with all such laws and for using the information products it receives from SSC in a legally acceptable fashion. To that end, End-User agrees to comply with and provide all statutorily required notices in Section 615 of the Fair Credit Reporting Act or other state laws when using information products. End-User further accepts full responsibility for any and all consequences of use and/or dissemination of those products. End-User further agrees that each consumer report will only be used for a one-time use.

End-User agrees to have reasonable procedures for the fair and equitable use of background information and to secure the confidentiality of private information. End-User agrees to take precautionary measures to protect the security and dissemination of all consumer report or investigative consumer report information including, for example, restricting terminal access, utilizing passwords to restrict access to

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terminal devices, and securing access to, dissemination and destruction of electronic and hard copy reports. End User agrees to abide by Addendum A attached hereto which is incorporated into and is part of this Agreement.

As a condition of entering into this Agreement, End-User certifies that it has in place reasonable procedures designed to comply with all applicable local, state and federal laws. End-User also certifies that it will retain any information it receives from SSC for a period of five years from the date the report was received, and will make such reports available to SSC upon request. End-Users seeking credit information must provide information and sign Addendum B before SSC can provide credit information to End-User. Addendum B is incorporated into and is part of this Agreement, if applicable.

End-User understands that the credit bureaus require specific written approval from SSC before the following persons, entities and/or businesses may obtain credit reports: private detectives, private detective agencies, private investigative companies, bail bondsmen, attorneys, law firms, credit counseling firms, security services, members of the media, resellers, financial counseling firms, credit repair clinics, pawn shops (except companies that do only Title pawn), check cashing companies (except companies that do only loans, no check cashing), genealogical or heir research firms, dating services, massage or tattoo services, businesses that operate out of an apartment, individuals seeking information for their own private use, adult entertainment services of any kind, companies that locate missing children, companies that handle third party repossession, companies seeking information in connection with time shares, subscriptions companies, individuals involved in spiritual counseling or persons or entities that are not an End-User or decision maker.

End-User hereby acknowledges that it has received a copy of the Summary of Rights (16 C.F.R. Part 601, Appendix A) and Notice of Users of Consumer Reports (16 C.F.R. Part 601, Appendix C).

A. When Information Products are Used for Employment Purposes

If the information products End-User obtains from SSC are to be used for an employment purpose, End-User certifies that prior to obtaining or causing a "consumer report" and/or "investigative consumer report" to be obtained, a clear and conspicuous disclosure, in a document consisting *solely of the disclosure*, will be made in writing to the consumer explaining that a consumer report and/or investigative consumer report may be obtained for employment purposes. This disclosure will satisfy all requirements identified in Section 606(a)(1) of the FCRA, as well as any applicable state or local laws. The consumer will have authorized, in writing, the obtaining of the report by End-User.

If the consumer is denied employment, or other adverse employment action is taken based in whole or in part on the information products provided by SSC, End-User will provide to the consumer: (1) a copy of the report, and (2) a description, in writing, of the rights of the consumer entitled: "A Summary of Your Rights Under the Fair Credit Reporting Act." After the appropriate waiting period, End-User will issue to the consumer notice of the adverse action taken, including the statutorily required notices identified in Section 615 of the Fair Credit Reporting Act.

B. Investigative Consumer Reports

In addition to the disclosure requirements identified above, if the consumer makes a written request within a reasonable amount of time, End-User will provide: (1) information about whether an investigative consumer report has been requested; (2) if an investigative consumer report has been requested, written disclosure of the nature and scope of the investigation requested; and (3) SSC's contact information, including complete address and toll-free telephone number. This information will

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be provided to the consumer no later than five (5) days after the request for such disclosure was received from the consumer or such report was first requested, whichever is the latter.

C. International Criminal Record Searches

End-User understands that searches of international background screening will be conducted through the services of a third-party independent contractor. Because of differences in foreign laws, language, and the manner in which foreign records are maintained and reported, SSC cannot be either an insurer or a guarantor of the accuracy of the information reported. End-User therefore releases SSC and its affiliated companies, officers, agents, employees, and independent contractors from any liability whatsoever in connection with erroneous information received as a result of an international background screening report.

D. National/Multi-State Database Searches

SSC recommends that End-User screen its applicants or employees at the county court-house or online system, federal, and multi-state/nationwide database levels. End-User understands that if it chooses not to conduct searches at these levels, SSC cannot be held responsible for any records that exist that are not included in the End-User's coverage requested. End-User further understands that the multi-state/nationwide database report will only be offered in conjunction with a county-level verification of any records found and that End-User will bear any additional costs associated with this verification.

Additional Requirements for Moving Violation Reports (MVRs) and Driving Records

End-User hereby certifies that Moving Violation Reports and/or Driving Records (MVRs) shall only be ordered in strict compliance with the Driver Privacy Protection Act ("DPPA", at 18 U.S.C. § 2721 *et seq.*) and any related state laws. End-User further certifies that no MVRs shall be ordered without first obtaining the written consent of the consumer to obtain "driving records," evidence of which shall be transmitted to SSC in the form of the consumer's signed release authorization form. End-User also certifies that it will use this information only in the normal course of business to obtain lawful information relating to the holder of a commercial driver's license or to verify information provided by an applicant or employee. End-User shall not transmit any data contained in the resulting MVR via the public internet, electronic mail or any other unsecured means.

Warrants

In the course of completing background checks, SSC may uncover active arrest warrants which are outstanding against the subject. In these cases, SSC may be contacted by the law enforcement agency seeking the subject. Subscriber understands that SSC will furnish to law enforcement any information contained within the subject's file to assist in the apprehension of the subject. Additionally, SSC may contact Subscriber, and Subscriber agrees to release to SSC, any and all information Subscriber may have which will further the apprehension of the wanted individual.

General Provisions

End-User agrees not to resell, sub-license, deliver, display or otherwise distribute to any third party any of the information products addressed herein, except as required by law. End-User may not assign or transfer this Agreement without the prior written consent of SSC. If any of the provisions of this Agreement become invalid, illegal or unenforceable in any respect, the validity, legality and enforceability of the remaining provisions shall not in any way be impacted. By agreement of the parties, Connecticut law shall guide the interpretation of this Agreement, if such interpretation is

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required. All litigation arising out of this Agreement shall be commenced in Connecticut, and the parties hereby consent to such jurisdiction and venue. Any written notice by either party shall be delivered personally by messenger, private mail courier service, or sent by registered or certified mail, return receipt requested, postage prepaid to the addresses listed below. This Agreement shall be construed as if it were jointly prepared. Both parties agree that this Agreement constitutes all conditions of service, present and future. Changes to these conditions may be made only by mutual written consent of an authorized representative of End-User and an officer of SSC. The headings of each section shall have no effect upon the construction or interpretation of any part of this Agreement.

If End-User is permitted to request consumer reports for employment purposes via SSC's website, then, in addition to all other obligations, End-User agrees to abide by such additional conditions that may be imposed to utilize the website, provide all required certifications electronically, to maintain complete and accurate files containing all required consent, authorization and disclosure forms with regard to each consumer for whom a report has been requested, and maintain strict security procedures and controls to assure that its personnel are not able to use End-User's Internet access to obtain reports for improper, illegal or unauthorized purposes. End-User agrees to allow SSC to audit its records at any time, upon reasonable notice given. Breaches of this Agreement and/or violations of applicable law discovered by SSC may result in immediate suspension and/or termination of the account, legal action and/or referral to federal or state regulatory agencies.

Confidentiality

Neither party shall reveal, publish or otherwise disclose any Confidential Information to any third party without the prior written consent of the other party. "Confidential Information" means any and all proprietary or secret data; sales or pricing information relating to either party, its operations, employees, products or services; and, all information relating to any customer, potential customer, Agent, and/or independent sales outlet. The Parties agree to keep this information confidential at all times during the term of this Agreement, and continuing for five years after receipt of any Confidential Information. Notwithstanding anything to the contrary herein, in no event shall SSC be required to destroy, erase or return any consumer reports or applicant data related thereto in SSC's files, all of which SSC shall maintain as a consumer reporting agency in strict accordance with all applicable federal, state, and local laws.

Independent Contractor

The parties agree that the relationship of the parties created by this Agreement is that of independent contractor and not that of employer/employee, principal/agent, partnership, joint venture or representative of the other. Except as authorized hereunder, neither party shall represent to third parties that it is the employer, employee, principal, agent, joint venture or partner with, or representative of the other party.

Fees and Payment

End-User agrees to pay nonrefundable fees and other charges or costs for SSC background check services. Any charges or costs, including but not limited to surcharges and other fees levied by federal, state, county, other governmental agencies, educational institutions, employer verification lines and licensing agencies, incurred by SSC in servicing End-User, will be passed onto End-User. At SSC's option, payments not received thirty (30) days after the date of the invoice may cause the account to be placed on temporary interruption, with no additional requests being processed until the balance due is paid in full or arrangements have been made with SSC's Accounts Payable Department. Accounts with invoices unpaid thirty (30) days or more will be assessed an interest charge of 1 ½ % per month, as

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allowed by applicable law. A \$20.00 fee will be assessed for all returned checks. If the account goes to collection, End-User agrees to pay all collection expenses, including attorneys' fees and court costs. End-User agrees that providing credit card information and submitting it electronically to SSC represents a legal authorization to debit the card for the orders placed or for non-payment per the 15 day terms. End-User agrees that prices for services are subject to change without notice, although SSC will make every reasonable effort to give notice of such change before it becomes effective. Any account that remains inactive for a period of twelve (12) months will be deemed inactive and may be terminated by SSC

Warranties, Remedies, and Limitation of Liability

End-User understands that SSC obtains the information reported in its information products from various third party sources "AS IS", and therefore is providing the information to End-User "AS IS". SSC makes no representation or warranty whatsoever, express or implied, including but not limited to, implied warranties of merchantability or fitness for particular purpose, or implied warranties arising from the course of dealing or a course of performance with respect to the accuracy, validity, or completeness of any information products and/or consumer reports, that the information products will meet End-User's needs, or will be provided on an uninterrupted basis; SSC expressly disclaims any and all such representations and warranties.

SSC WILL NOT BE LIABLE TO END-USER FOR DAMAGES, AND END-USER HEREBY RELEASES SSC FROM ANY LIABILITY FOR DAMAGES ARISING UNDER ANY THEORY OF LEGAL LIABILITY TO THE FULLEST EXTENT THAT END-USER MAY LEGALLY AGREE TO RELEASE SSC FROM LIABILITY FOR SUCH DAMAGES, PROVIDED HOWEVER, THAT END-USER DOES NOT RELEASE SSC FROM ANY LIABILITY ARISING SOLELY FROM THE WILLFUL MISCONDUCT OR GROSS NEGLIGENCE OF SSC (UNLESS ATTRIBUTED OR IMPUTED TO SSC BY REASON OF ANY ACT OR OMISSION OF END-USER WHETHER AS AN AGENT OF SSC OR OTHERWISE). IN THE EVENT SSC IS LIABLE TO END-USER FOR ANY MATTER ARISING UNDER OR RELATING TO THIS AGREEMENT, WHETHER ARISING IN CONTRACT, EQUITY, TORT OR OTHERWISE (INCLUDING WITHOUT LIMITATION ANY CLAIM FOR NEGLIGENCE), THE AMOUNT OF DAMAGES RECOVERABLE AGAINST SSC FOR ALL SUCH MATTERS WILL NOT EXCEED, IN THE AGGREGATE, THE AMOUNT PAID TO SSC BY END-USER FOR THE SERVICE TO WHICH A GIVEN CLAIM RELATES PROVIDED PURSUANT TO THIS AGREEMENT, AND RECOVERY OF THE AMOUNT IS END-USER'S SOLE AND EXCLUSIVE REMEDY HEREUNDER. IN THE EVENT SSC IS LIABLE TO END-USER FOR ANY MATTER RELATING TO THIS AGREEMENT, WHETHER ARISING IN CONTRACT, EQUITY OR TORT (INCLUDING WITHOUT LIMITATION ANY CLAIM FOR NEGLIGENCE), AND IN ADDITION TO ANY OTHER LIMITATION OF LIABILITY OR REMEDY SET FORTH IN THIS AGREEMENT, THE AMOUNT OF DAMAGES RECOVERABLE AGAINST SSC WILL NOT INCLUDE ANY AMOUNTS FOR INDIRECT OR CONSEQUENTIAL DAMAGES, INCLUDING LOST PROFITS, LOST INCOME, OR LOST SAVINGS, OR FOR ANY AMOUNTS WITH RESPECT TO CLAIMS AGAINST SSC

End-User shall indemnify, defend and hold harmless SSC from and against any and all claims, suits, proceedings, damages, costs, expenses (including, without limitation, reasonable attorneys' fees and court costs) brought or suffered by any third party arising or resulting from, or otherwise in connection with, any breach by End-User of any of its representations, warranties, or agreements in this Agreement or its negligence or willful misconduct.

SSC nevertheless agrees to be responsible for actual damages to the extent of and maximum stated herein for third party claims directly resulting from SSC's sole negligence in assembling the consumer

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report. SSC does not guarantee End-User's compliance with all applicable laws in its use of reported information, and does not provide legal or other compliance related services upon which End-User may rely in connection with its furnishing of reports. End-User understands that any conversation or communication with SSC's representatives regarding searches, verifications or other services offered by SSC are not to be considered a legal opinion regarding such use. End-User agrees that it will consult with its own legal or other counsel regarding the use of background screening information, including but not limited to, the legality of using or relying on reported information.

Term and Termination

The term of this Agreement shall begin on the date it is executed by End-User and shall be in effect for one (1) year beginning on the first day of the assigned date below and renewed automatically for one (1) year each year on its anniversary date, if no written notice is received by either party within thirty (30) days prior to end of term.

Either party may cancel this Agreement by giving sixty (60) day written notice to the other party. SSC may terminate or revise the provisions of this Agreement immediately upon written notice if End-User is the debtor in a bankruptcy action or in an assignment for the benefit of creditors or if End-User undergoes a change in ownership. Termination of this Agreement by either party does not release End-User from its obligation to pay for services rendered or other responsibilities and agreements made.

In addition to any and all other rights a party may have available according to law, if a party defaults by failing to perform any provision, term or condition of this Agreement the other party may terminate the Agreement by providing written notice to the defaulting party. This notice shall describe with sufficient detail the nature of the default. The party receiving such notice shall have fifteen (15) days from the receipt of such notice to cure the default(s). Unless waived by party providing notice, the failure to cure the default(s) within such time period shall result in the automatic termination of this Agreement.

Force Majeure

End-User agrees that SSC is not responsible for any events or circumstances beyond its control (e.g., including but not limited to war, riots, embargoes, strikes and/or Acts of God) that prevent SSC from meeting its obligations under this Agreement.

Severability

If any provision of this Agreement, or the application thereof to any person or circumstance, shall be held invalid or unenforceable under any applicable law, such invalidity or unenforceability shall not affect any other provision of this Agreement that can be given effect without the invalid or unenforceable provision, or the application of such provision to other persons or circumstances, and, to this end, the provisions hereof are severable.

Execution

This Agreement may be executed in any number of counterparts, each of which shall be deemed an original, but all of which taken together shall constitute one and the same instrument. A signature on a copy of this Agreement received by either party by facsimile is binding upon the other party as an original. The parties shall treat a photocopy of such facsimile as a duplicate original. The individuals signing below represent that they are duly authorized to do so.

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Signature

I certify that I am authorized to execute this Agreement on behalf of the company listed below. Further, I certify on behalf of such company, that the above statements are true and correct and agree for the company to the terms and conditions set forth in the Agreement.

On Behalf of End-User:

Company Name: CT Health Insurance Exchange

Company Address: 280 Trumbull St. Hartford CT 06103

Signature: *Peter Van Loon*

Date: 2-21-13

Print Name: Peter Van Loon

Title: Chief Operations Officer

On Behalf of Security Services of Connecticut, Inc.

Signature: *Maribeth Martino*

Date: 2/22/13

Print Name: Maribeth Martino

Title: Manager

Pre-Employment

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ADDENDUM A

Access Security Requirements

The parties acknowledge they must work together to protect the privacy of consumers. The following measures are designed to reduce unauthorized access of consumer reports. In accessing consumer information, End-User agrees to the following:

1. End-User will take reasonable procedures to protect its account number and password so that only key personnel employed by your company know this sensitive information, including not posting this information anywhere in the facility. End-User agrees to change account passwords immediately if a person who knows the password leaves its company or no longer needs to have access due to a change in duties.
2. End-User agrees that system access software, whether developed by your company or purchased from a third party vendor, will have End-User's account number and password "hidden" or embedded and be known only by supervisory personnel. End-User will assign each user of its system access software a unique logon password. If such system access software is replaced by different access software and therefore no longer is in use or, alternatively, the hardware upon which such system access software resides is no longer being used or is being disposed of, or if the password has been compromised or believed to be compromised in any way, End-User will change its password immediately.
3. End-User agrees it will not discuss its account number or password by telephone with any unknown caller, even if the caller claims to be an employee of SSC
4. End-User will restrict the ability to obtain consumer information to a few key personnel.
5. End-User agrees to place all terminal devices used to obtain consumer information in a secure location within its facility so that unauthorized persons cannot easily access them.
6. End-User agrees it will turn off and lock all devices or systems used to obtain consumer information.
7. End-User will secure hard copies and electronic files of consumer reports within its facility so that unauthorized persons cannot easily access them.
8. End-User agrees to shred and/or destroy all hard copy consumer reports when they are no longer needed and erase and overwrite or scramble electronic files containing consumer information when no longer needed and when applicable regulation(s) permit destruction.
9. End-User agrees to notify its employees that End-User can access credit information only for the permissible purposes listed in the Fair Credit Reporting Act.

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ADDENDUM B

Documents Required Before Requesting Credit Report Information

Before End-User will be allowed to access credit report information, SSC requires that End-User provide one (1) of the following (if End-User is not publicly traded):

1. Business license status from a government web site (please include entire web page print out);
2. Business license, copy or documented verification;
3. Documented corporation verification with state or federal government;
4. Copy of Articles of Incorporation with proof of filing;
5. State and/or federal tax records originating from the state or federal government;
6. FDIC Certification; or
7. 501(c)(3) certificate for non-profit originations.

If End-User is a publicly traded company, the following items are acceptable methods for verifying that the End-User is a bona fide entity:

1. Documentation of ticker symbol information from trading website;
2. Certified copy of audited annual or quarterly statements submitted to the SEC.

14083360v.1



Authorized Signature

Chief Operations Officer

Title

Peter Van Loon

Printed Name

CT Health Insurance Exchange

Company

2-21-13

Date

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ADDENDUM C

ADDENDUM TO END-USER AGREEMENT

This Addendum is between SSC and CONNECTICUT HEALTH INSURANCE EXCHANGE ("End-User"). This Addendum is entered into only with an End-User who has executed an underlying SSC End-User Agreement. This Addendum merely supplements the existing End-User Agreement between the parties and does not modify, amend or delete any existing term therein including terms of payment or other terms and conditions contained in the underlying Agreement. This Addendum shall be interpreted with the Agreement to form one agreement. This addendum to the End-User Agreement shall be effective on the date of last signature below (the "Effective Date").

Adverse Action Letters

Please initial if you would like this service PAUL

End-User may also request in writing that SSC send out pre-adverse and adverse action letters on End-User's behalf. End-User is solely responsible for ensuring that SSC is notified when End-User would like these letter(s) sent and for the form and substance of such letters. The price for this service will be listed on the pricing sheet.

Application and Background Screening Forms

Please initial if you would like this service PAUL

As a part of its use of the SSC website, End-User may choose to use an employment application provided by SSC or other entity which End-User's applicants will be required to complete before a background screen is conducted. End-User may also choose to have consumers receive disclosures and sign authorization(s) related to background screening. End-User agrees that it is solely responsible for all content and questions of any application, disclosure and authorization forms, and any other information (including any samples provided by SSC) posted on SSC' website. The price for this service will be listed on the pricing sheet.

Consumer Copies

Please initial if you would like this service PAUL

If an applicant checks the check box on the disclosure and authorization from requesting a free copy of his or her report, SSC shall send a copy of the report to the applicant within 3 days with the DOB and SSN truncated along with a copy of "A Summary of Rights" Under the Fair Credit Reporting Act. If such copy is returned undeliverable, SSC will attempt to call the applicant to verify the address. The price for this service will be listed on the pricing sheet.

General Provisions

Services including providing or hosting compliance related forms or employment applications, and/or adverse action letters rendered by SSC are purely clerical in nature and shall be performed by SSC solely on behalf of the End-User. End-User retains sole responsibility at all times for complying with applicable laws related to these items, whether they are applied or used by End-User or its vendors. All employment-related information collected and decisions made, including hiring, contracting and site-access decisions, are made by the End-User or its vendors, not by SSC. End-User shall assume full responsibility for compliance with all applicable laws and for any hiring or site access decisions, and shall indemnify and hold SSC harmless from any and all claims, losses, damages and any costs (including attorneys fees) that may be related to or arise from the services listed above by either End-User or its vendors.

PAUL
Authorized Signature

Chief Operating Officer
Title

Peter Van Loon
Printed Name

CT Health Insurance Exchange
Company

2-21-13
Date



Security & Investigations

SSC, Inc.
 25 Controls Drive Shelton, CT 06484
 (203) 925-6180
 www.sscintel.com

Pre-Employment Background Pricing Schedule

CT Health Insurance Exchange - Account # TBD

Prices by Search Type		1/24/13
Social Security/Past Address Trace	\$20.00	International Employment Verification \$85.00
Nationwide Criminal Search *	\$20.00	International Reference Check \$85.00
Statewide Criminal **	Below	International Education Verification \$85.00
Nationwide Sex Offender	\$20.00	International Criminal Check ***** \$20.00
County Criminal **	\$23.00	Credit Check \$20.00
Driving History Report ***	\$10.00	OFAC SDN \$20.00
Education Verification ****	\$20.00	Pre-Adverse Action Letter \$15.00
Employment Verification ****	\$15.00	Professional License Verification \$20.00
Statewide Sex Offender	\$15.00	Reference Verification \$15.00
Federal Civil (Resident States Only)	\$18.00	Adverse Action Letter \$20.00
Federal Criminal (Resident States Only)	\$18.00	FACIS L3- Healthcare Abuse Search \$20.00
Bankruptcy Report (Resident States Only)	\$18.00	National Practitioners Data Bank \$20.00
County Civil	\$23.00	Workers Compensation \$20.00
10 Panel Drug Test (Non-DOT)	\$50.00	

PLEASE NOTE:

* Nationwide criminal searches include but are not limited to criminal, sex offender, OFAC and some government sources of data such as the FBI and DEA. SSC, Inc. further researches all possible matches located from this search at the individual county, state and/or direct source level to improve accuracy and completeness of results being reported. Additional charges will apply when further research is necessary.

** Prices above DO NOT include jurisdiction/court fees. Fees typically range from \$3.00-\$30.00.

*** Additional state-imposed fees apply for motor vehicle records. Fees typically range from \$3.00-\$30.00.

**** US employment and education verifications may incur an additional 3rd party fee. Fees typically range from \$5.00-\$11.50.

***** Additional 3rd party fees will apply for all international criminal searches. Fees typically range from \$40.00-\$200.00. Note: Canada and US territories are priced in "County Criminal Section I" of this document.

Note 1: The prices outlined in this document assumes that a representative from your organization, or the applicant, completes the data entry necessary for our office to process each search request.

Court/Jurisdiction Fees

To view the full list the most recent list of court/jurisdiction fees, please refer to separate document "Court/Jurisdiction Fee Schedule". SSC cannot guarantee these rates for any period of time as they are set directly by individual states and courts. SSC does not mark up these fees; we merely pass them through to each client as is. This list may be updated without notice to you however, if an active client, you may always view the most recent list by signing into your account at www.access.sscintel.com, going to the "My Account" tab, "Pricing" and click "Court Fees".



DISCLOSURE AND AUTHORIZATION
[IMPORTANT -- PLEASE READ CAREFULLY BEFORE SIGNING AUTHORIZATION]
DISCLOSURE REGARDING BACKGROUND INVESTIGATION

Employer ("the Company") may obtain information about you for employment purposes from a third party consumer reporting agency. Thus, you may be the subject of a "consumer report" and/or an "investigative consumer report" which may include information about your character, general reputation, personal characteristics, and/or mode of living, and which can involve personal interviews with sources such as your neighbors, friends, or associates. These reports may contain information regarding your credit history, criminal history, social security verification, motor vehicle records ("driving records"), verification of your education or employment history, or other background checks. Credit history will only be requested where such information is substantially related to the duties and responsibilities of the position for which you are applying. You have the right, upon written request made within a reasonable time, to request whether a consumer report has been run about you, and disclosure of the nature and scope of any investigative consumer report and to request a copy of your report. Please be advised that the nature and scope of the most common form of investigative consumer report obtained with regard to applicants for employment is an investigation into your education and/or employment history conducted by **Security Services of Connecticut, Inc., 25 Controls Drive, Shelton, CT 06484, 1-800-360-3688**, or another outside organization. The scope of this notice and authorization is all-encompassing, however, allowing the Company to obtain from any outside organization all manner of consumer reports and investigative consumer reports now and throughout the course of your employment to the extent permitted by law. As a result, you should carefully consider whether to exercise your right to request disclosure of the nature and scope of any investigative consumer report.

New York and Maine applicants or employees only: You have the right to inspect and receive a copy of any investigative consumer report requested by **Employer** by contacting the consumer reporting agency identified above directly. You may also contact the Company to request the name, address and telephone number of the nearest unit of the consumer reporting agency designated to handle inquiries, which the Company shall provide within 5 days.

New York applicants or employees only: Upon request, you will be informed whether or not a consumer report was requested by **Employer**, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. By signing below, you also acknowledge receipt of Article 23-A of the New York Correction Law.

Oregon applicants or employees only: Information describing your rights under federal and Oregon law regarding consumer identity theft protection, the storage and disposal of your credit information, and remedies available should you suspect or find that the Company has not maintained secured records is available to you upon request.

Washington State applicants or employees only: You also have the right to request from the consumer reporting agency a written summary of your rights and remedies under the Washington Fair Credit Reporting Act.

ACKNOWLEDGMENT AND AUTHORIZATION

I acknowledge receipt of the DISCLOSURE REGARDING BACKGROUND INVESTIGATION and A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT and certify that I have read and understand both of those documents. I hereby authorize the obtaining of "consumer reports" and/or "investigative consumer reports" by the Company at any time after receipt of this authorization and throughout my employment, if applicable. To this end, I hereby authorize, without reservation, any law enforcement agency, administrator, state or federal agency, institution, school or university (public or private), information service bureau, employer, or insurance company to furnish any and all background information requested by **Security Services of Connecticut, Inc., 25 Controls Drive, Shelton, CT 06484, 1-800-360-3688**, another outside organization acting on behalf of the Company, and/or the Company itself. I agree that a facsimile ("fax"), electronic or photographic copy of this Authorization shall be as valid as the original.

New York applicants or employees only: By signing below, you also acknowledge receipt of Article 23-A of the New York Correction Law.

Minnesota and Oklahoma applicants or employees only: Please check this box if you would like to receive a copy of a consumer report if one is obtained by the Company.

California applicants or employees only: By signing below, you also acknowledge receipt of the NOTICE REGARDING BACKGROUND INVESTIGATION PURSUANT TO CALIFORNIA LAW. Please check this box if you would like to receive a copy of an investigative consumer report or consumer credit report at no charge if one is obtained by the Company whenever you have a right to receive such a copy under California law.

Signature: _____

Date: _____

You may mail, email or fax directly to :

SSC, Inc., 25 Controls Drive, Shelton, CT 06484
Attn: Pre-Employment Screening
203-402-0389 (fax), backgrounds@sscintel.com

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Consumer Information Privacy Policy

Security Services of Connecticut, Inc. (SSC, Inc.) is a consumer-reporting agency that assembles and evaluates consumer information and provides consumer reports to third parties for the purpose of pre-employment screening and/or other purposes as permitted under federal, state, and local laws. Under the regulations of the Federal Trade Commission (FTC), the EEOC, the Fair Credit Reporting Act (FCRA) and the Fair and Accurate Credit Transactions Act of 2003, we may disclose information about your court and/or criminal history only to potential employer and other providers that you have authorized to access your information, or as otherwise permitted under the FCRA and/or other applicable laws.

This policy shall apply to all employees of SSC, Inc. engaged in the acquisition of personal information about any consumer whether for purposes of employment of such consumer, or for the benefit of a client seeking personal information about a consumer such as the performance of background checks, pre-employment screening, etc.

Personal Information Collected

- First and last name; first initial and last name
- Social Security Number
- Driver's license number
- State issued ID card or number
- Date of birth
- Home address
- Credit reports
- Employment and academic history
- Criminal records

Personal information shall not include information that is lawfully obtained from publicly available information, or from federal, state, or local government records lawfully made available to the general public.

Collection of Personal Information

We collect personal information about consumers in various ways. We may collect personal information about you from:

- Information you provide directly to us or to our clients
- Information from consumer reporting agencies
- Information from anyone that you have authorized to provide such information to us, which could include prior employers
- Appropriate court jurisdictions as authorized

Disclosure of Information as Permitted or Required By Law

There are situations where we may disclose to third parties the personal information we collected as permitted or required by law. Information reported to our clients in the form of pre-

files when closed. Company does not use "persistent cookies" -- cookies that are intended to be stored beyond the current website session.

We may also collect certain non-personal data in connection with the Web site. For example, we may collect information on the browser that you use to access the Web site, the operating system that you are running, and certain information about the Web site you accessed immediately before you accessed our Web site. This information is used for internal purposes only.

All attempts to log in to our client, applicant, source, and reference websites are logged in detail. Both successful and failed log-in's are recorded in our database. This information does identify specific users and is used for security and auditing purposes.

Access, Questions and Concerns

If you wish to make a request to access your personal information, or dispute information found, SSC, Inc. will provide guidance in properly contesting information with the appropriate authority. If you have any questions or concerns about our policies or practices, please contact SSC, Inc. at the contact information below:

SSC, Inc.
Corporate Headquarters
25 Controls Drive
Shelton, CT 06484
(800) 360-3688

For your protection, we will require proof of identity, including proper verification and confirmation that you are the individual who is entitled to request access, before providing information to you. If, for good reason, we are unable to provide you with access to your Personal Information or to correct information, we will let you know. Otherwise, if you are a U.S. resident we will mail to you a copy of the report about you within 7 days, as it has been provided to your current or prospective employer, at no charge (as required by FCRA).

PRIVACY NOTICE FOR CALIFORNIA RESIDENTS:

Preparation and Processing of Investigative Consumer Reports

Under California law, an "investigative consumer report" means a consumer report in which information on a consumer's character, general reputation, personal characteristics, or mode of living is obtained through any means. The term does not include a consumer report or other compilation of information that is limited to specific factual information relating to a consumer's credit record or manner of obtaining credit obtained directly from a creditor of the consumer or from a consumer reporting agency when that information was obtained directly from a potential or existing creditor of the consumer or from the consumer. Company prepares and processes investigative consumer reports about individuals at the request of businesses that are clients of Company vices for background screening, tenant screening and other similar purposes.

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identify theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:

1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.

b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:

2. To the extent not included in item 1 above:

a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks

b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act

c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations

d. Federal Credit Unions

3. Air carriers

4. Creditors Subject to Surface Transportation Board

5. Creditors Subject to Packers and Stockyards Act, 1921

6. Small Business Investment Companies

7. Brokers and Dealers

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

CONTACT:

a. Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

b. Federal Trade Commission: Consumer Response Center – FCRA
Washington, DC 20580
(877) 382-4357

a. Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050

b. Federal Reserve Consumer Help Center
P.O. Box 1200
Minneapolis, MN 55480

c. FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106

d. National Credit Union Administration
Office of Consumer Protection (OCP)
Division of Consumer Compliance and Outreach (DCCO)
1775 Duke Street
Alexandria, VA 22314

Asst. General Counsel for Aviation Enforcement & Proceedings
Aviation Consumer Protection Division
Department of Transportation
1200 New Jersey Avenue, SE
Washington, DC 20590
Office of Proceedings, Surface Transportation Board
Department of Transportation
395 E Street S.W.
Washington, DC 20423

Nearest Packers and Stockyards Administration area supervisor

Associate Deputy Administrator for Capital Access
United States Small Business Administration
409 Third Street, SW, 8th Floor
Washington, DC 20416

Securities and Exchange Commission
100 F St NE
Washington, DC 20549

Farm Credit Administration
1501 Farm Credit Drive
McLean, VA 22102-5090

FTC Regional Office for region in which the creditor operates or
Federal Trade Commission: Consumer Response Center – FCRA
Washington, DC 20580
(877) 382-4357