



PRIVATE CLIENT SERVICES™

MEMBER FINRA, SIPC
A Registered Investment Advisor
2225 Lexington Road
Louisville, KY 40206
(502) 451-0600

A summary of your rights under the Fair Credit Reporting Act

The Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies (CRAs). There are many types of CRAs, 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.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

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 CRA 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 CRA (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 report
- you are the victim of identity 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 CRAs. See www.ftc.gov/credit for additional information.

You have the right to ask for a credit score. Credit scores are numerical summaries of your creditworthiness based on information from credit bureaus. You may request a credit score from CRAs 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 CRA, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures.

CRAs must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a CRA may continue to report information it has verified as accurate.

CRAs may not report outdated negative information. In most cases, a CRA may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited. A CRA may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord or other business. The FCRA specifies those with a valid need for access.

You must give you consent for reports to be provided to employers. A CRA may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.

You may limit “prescreened” offers of credit and insurance you get based on information in your credit report. Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

You may seek damages from violators. If a CRA, or, in some cases, a user of consumer reports or a furnisher of information to a CRA violates the FCRA, you may be able to sue in state or federal court.

Identity theft victims and active duty military personnel have additional rights. For more information, visit www.ftc.gov/credit.

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. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word “National” or initials “N.A.,” appear in or after banks name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies or foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551
Savings associations and federally chartered savings banks (word “Federal” or initials “F.S.B.” appear in federal institution’s name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words “Federal Credit Union” appear in institution’s name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator – GIPSA Washington, DC 20250 202-720-7051



PRIVATE CLIENT SERVICES™

MEMBER FINRA, SIPC
A Registered Investment Advisor
2225 Lexington Road
Louisville, KY 40206
(502) 451-0600

Fair Credit Reporting Act Disclosure and Authorization

As part of the FINRA Registered Representative due diligence process, Private Client Services, LLC will obtain a “consumer report” or an “investigative consumer report” from a “consumer reporting agency.” These terms are defined in the Fair Credit Reporting Act (FCRA). A consumer report includes information obtained from your previous employers and/or general reputation. An investigative consumer report includes information obtained from you previous employers and/or references supplied by you or others. These reports may also concern your educational history, military history, criminal records, motor vehicle history, and history of your registrations and/or licenses with FINRA, state securities regulators and other regulating authorities. Private Client Services, LLC reserves the right to obtain additional reports during the course of your securities and/or insurance affiliation with Private Client Services, LLC.

If Private Client Services, LLC obtains an investigative consumer report about you, you may request in writing that Private Client Services, LLC provide you with information about the nature and scope of the investigation to be conducted.

In the event that Private Client Services, LLC considers any information in a consumer report or investigative consumer report in making an adverse decision relating to your securities and/or insurance affiliation with Private Client Services, LLC, you will be provided with a copy of the report and a description in writing of your rights under the law before the final decision is made.

The FCRA gives you specific rights in dealing with consumer reporting agencies. We are providing you a summary of these rights together with this document. You may also contact the Federal Trade Commission in Washington D.C. about your rights under the FCRA.

Solely in order for the consumer report [and/or investigative consumer report] to be obtained, please provide the following information:

Date of birth – month/day/year

Social Security Number

All former names – if any, i.e., maiden, alias, etc.

Resident address

City

State

Zip

Authorization to obtain consumer report or investigative consumer report

By signing below, I hereby authorize Private Client Services, LLC, and its authorized agents to obtain consumer reports and/ or investigative consumer reports about me from a consumer reporting agency at this time and throughout the course of any securities and/or insurance affiliation that I may have with Private Client Services, LLC. I further hereby voluntarily authorize Private Client Services, LLC and its authorized agents to consider the information provided by the reports when making decisions regarding my initial or continued securities and/or insurance affiliation with Private Client Services, LLC. I also acknowledge receipt of the summary of my rights under the FCRA.

I release Private Client Services, LLC, including its affiliates, officers, directors, employees, and other representatives, from any and all liability for damages suffered by me, my heirs, and assigns as a result of this authorization, the release of information to Private Client Services, LLC, its investigation, and any decisions regarding my securities and/or insurance affiliation with Private Client Services, LLC that are made in whole or in part as a result of such information.

Signature

Name – please print