

CONSUMER REPORT DISCLOSURE & AUTHORIZATION FORM

THIS DOCUMENT CONTAINS IMPORTANT INFORMATION
PLEASE READ IT CAREFULLY

This form is being provided to you because **Microsoft Corporation ("Microsoft")** would like to obtain a consumer report(s) in connection with your employment application. Should you become employed by Microsoft, the company may also wish to obtain additional consumer report(s) during the course of your employment. A consumer report(s) is requested in order to establish your eligibility for employment purposes. This includes decisions such as hiring, firing, promotion, reassignment, or transfer. Microsoft may also use this information to verify the accuracy of the information you provided in your employment application. A consumer report(s) typically includes information relating to your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living. The sources of such information may include, but are not limited to, criminal records, court records, credit reports, and summaries or verifications of your education and employment history. Any consumer report obtained by Microsoft may be communicated among Microsoft's affiliates or subsidiaries. If you do not want Microsoft to communicate such information among its affiliates or subsidiaries, you must notify your recruiter immediately. Before taking any action based on the consumer report(s), Microsoft will provide you with information to assist you should you wish to challenge the accuracy of the reporting agency's account. At this time, Microsoft is giving you a copy of the "Summary of Your Rights under the Fair Credit Reporting Act" as well as agency contact information in Washington. You are also being provided with a copy of a summary of your rights under California law, which applies to you if you have a mailing address in California. (All three documents are attached to this form.)

The consumer report(s) will be obtained from:

Accurate Background, 6 Orchard, Suite 200, Lake Forest, CA 92630, (800) 216-8024.

California, Oklahoma, or Minnesota residents: Check the box at the left if you would like to receive a free copy of the consumer report(s) from the consumer reporting agency at the same time the report is provided to Microsoft.

AUTHORIZATION

I have read and understand this notice and I authorize Microsoft to obtain a consumer report in conjunction with my application for employment and to share such report with any of Microsoft's affiliates or subsidiaries. I understand that this consent will apply during the course of my employment with Microsoft, should I obtain such employment, unless I revoke or cancel my authorization by sending a signed letter or statement to Microsoft at any time, stating that I revoke my consent and no longer allow Microsoft to obtain consumer reports. I further understand that all of the information contained in my job application or otherwise disclosed to Microsoft by me may be utilized for the purpose of obtaining the consumer report(s). I confirm that all such information is true and correct, and I understand that Microsoft may verify the truth of this information. I authorize without reservation any party or agency contacted by Microsoft or Accurate Background to furnish the above-mentioned information.

(Print Your Name)

Date

(Sign Your Name)

Mail to: Background Checks
One Microsoft Way
Redmond, WA 98052-9805

Fax to: (949) 380-2390
Attention: Client Relations

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.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 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 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, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. 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 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.ftc.gov/credit 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 or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency 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 consumer reporting agency 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 your consent for reports to be provided to employers.** A consumer reporting agency 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 1-888-567-8688.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency 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 bank’s name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 1-800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 1-202-452-3693
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 1-800-842-6929
Federal credit unions (words “Federal Credit Union” appear in institution’s name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 1-703-519-4600
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 1-202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator – GIPSA Washington, DC 20250 1-202-720-7051

NOTICE:

Your rights under the Washington Fair Credit Reporting Act, R.C.W. § 19.182, *et seq.*, are substantially the same as those described in the Summary of Rights under the Fair Credit Reporting Act, provided above. You may contact your state or local consumer protection agency or the state attorney general to learn more about those rights, or about any additional rights you may have. Here is the contact information for state agencies and offices responsible for enforcing the Washington Fair Credit Reporting Act for your information:

**OFFICE OF THE ATTORNEY GENERAL
CONSUMER PROTECTION DIVISION**

**Statewide Toll Free 800-551-4636
Hearing Impaired – TDD 800-276-9883 or Local 206-464-7293**

Bellingham: Island, San Juan, Skagit and Whatcom Counties 103 E. Holly, Ste. 308 Bellingham, WA 98225 360-738-6185 Fax: 360-738-6190	Seattle: King, Snohomish, Clallam and Jefferson Counties and Bainbridge Island 900 4 th Ave., Ste. 2000 Seattle, WA 98164-1012 206-464-6684 Fax: 206-464-6451
Olympia: Thurston County 905 Plum St. S.E., No. 3 P.O. Box 40118 Olympia, WA 98504-0118 360-753-6210 Fax: 360-664-2585	Tacoma: Pierce, Mason, Grays Harbor and Kitsap Counties 1019 Pacific Ave. S., 3 rd Fl. Tacoma, WA 98402-4411 253-593-2904 Fax: 253-593-2449
Spokane: Central-Northeastern Washington 1116 W. Riverside Spokane, WA 99201-1194 509-456-3123 Fax: 509-458-3548	Kennewick: Southeastern Washington 500 N. Morain St., Ste. 1250 Kennewick, WA 99336-2607 509-734-7140 Fax: 509-734-7290
Vancouver: Southwestern Washington 1220 Main St., Ste. 549 Vancouver, WA 98660-2964 360-759-2150 Fax: 360-759-2159	

**A Summary of Your Rights
under the Provisions of California Civil Code § 1786.22**

The Investigative Consumer Reporting Agencies Act (ICRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer reporting agency" (CRA). You can find the complete text of the ICRA, at the California Privacy Protection web site (<http://www.privacy.ca.gov/icraa.htm>). The ICRA gives you specific rights, as outlined below. You may have additional rights under federal law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

Section 1786.22.

(a) An investigative consumer reporting agency shall supply files and information required under §1786.10 during normal business hours and on reasonable notice.

(b) Files maintained on a consumer shall be made available for the consumer's visual inspection, as follows: (1) In person, if he appears in person and furnishes proper identification. A copy of his file shall also be available to the consumer for a fee not to exceed the actual costs of duplication services provided. (2) By certified mail, if he makes a written request, with proper identification, for copies to be sent to a specified addressee. Investigative consumer reporting agencies complying with requests for certified mailings under this section shall not be liable for disclosures to third parties caused by mishandling of mail after such mailings leave the investigative consumer reporting agencies. (3) A summary of all information contained in files on a consumer and required to be provided by § 1786.10 shall be provided by telephone, if the consumer has made a written request, with proper identification for telephone disclosure, and the toll charge, if any, for the telephone call is prepaid by or charged directly to the consumer.

(c) The term "proper identification" as used in subdivision (b) shall mean that information generally deemed sufficient to identify a person. Such information includes documents such as a valid driver's license, social security account number, military identification card, and credit cards. Only if the consumer is unable to reasonably identify himself with the information described above, may an investigative consumer reporting agency require additional information concerning the consumer's employment and personal or family history in order to verify his identity.

(d) The investigative consumer reporting agency shall provide trained personnel to explain to the consumer any information furnished him pursuant to § 1786.10.

(e) The investigative consumer reporting agency shall provide a written explanation of any coded information contained in files maintained on a consumer. This written explanation shall be distributed whenever a file is provided to a consumer for visual inspection as required under § 1786.22.

(f) The consumer shall be permitted to be accompanied by one other person of his choosing, who shall furnish reasonable identification. An investigative consumer reporting agency may require the consumer to furnish a written statement granting permission to the consumer reporting agency to discuss the consumer's file in such person's presence.