

# COLLECTIVE INTELLIGENCE SERVICE AGREEMENT

AGREEMENT BETWEEN COLLECTIVE INTELLIGENCE, INC. AND \_\_\_\_\_

\_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

This agreement, effective upon mutual execution of the parties, is by and between Collective Intelligence, Inc., 6715 NE 63<sup>rd</sup> Street, #103-333, Vancouver, WA 98661, hereinafter "Agency", and the company or other entity set forth above, hereinafter "Client".

Terms and conditions for use of Agency's services are as follows:

**1) SERVICE** – Agency is a consumer reporting agency as such terms is defined in the federal Fair Credit Reporting Act, 15 U.S.C. §1681 et. Seq., as amended ("FCRA") and provides employee background checking and verification services using public and private record research and information obtained from Third Parties.

After review and approval of the completed Service Application submitted by Client and the mutual execution of this Agreement, Agency will provide Client with a Consumer Report, an Investigative Consumer Report, and/or a Consumer Credit Report based on its findings, hereinafter, "Report". Client hereby subscribes to Services and agrees to pay to the Agency the applicable rates and charges set forth in paragraph five below.

Agency will provide Client with sample letters, required documents and release forms along with all requirements necessary to conform with the FCRA including the amendments set forth in the Consumer Credit Reporting Act of 1996 FCRA § §601-625 and the Consumer Reporting Clarification Act of 1998.

**2) USE OF INFORMATION** – REPORTS ARE FURNISHED IN STRICT CONFIDENCE FOR THE EXCLUSIVE USE OF CLIENT ONLY FOR THE PURPOSES OF EMPLOYMENT, ASSIGNMENT, PROMOTION, REASSIGNMENT OR RETENTION OF THE CONSUMER AS AN EMPLOYEE, PLACEMENT OR CANDIDATE WITH NO OTHER PERMITTED USES IMPLIED OR INTENDED, AND SHALL NOT BE REPRODUCED OR RESOLD IN WHOLE OR PART IN ANY MANNER WHATSOEVER. The FCRA, along with various state and local regulations, govern the activities of consumer credit reporting agencies, as well as the end users of the information procured from these agencies. Agency and Client hereby mutually certify and warrant to comply with all applicable federal, state and local statutes, regulations and rules including without limitation all aspects of the FCRA and any applicable equal employment opportunity laws or regulations that govern the Services provided to Client.

The FCRA prohibits employers from obtaining consumer reports unless:

- 1) A clear and conspicuous disclosure has been made in writing to the consumer at a time before the report is procured or caused to be procured, in a document that consists solely of the disclosure, that a consumer report may be obtained for employment purposes as defined in §603(h) of the FCRA
- 2) The consumer has authorized in writing the procurement of the Report by that person
- 3) Should an Investigative Consumer Report be requested, the disclosure will contain language as required under §606(a)(1) under the FCRA
- 4) That before taking any adverse action that is based in whole or part on the Report, Client will provide the consumer to whom the report relates, a copy of the Report and a description in writing of the rights of the consumer under the FCRA as prescribed by the Consumer Finance Protection Bureau (CFPB).
- 5) That upon written request made by the consumer within a reasonable period of time after the receipt of the disclosure required, shall make a complete and accurate disclosure of the nature and scope of the investigation requested, in writing and mailed to the consumer not later than five days after the date the request was received. Agency will reexamine any item the *consumer* holds to be incorrect at no additional charge and, if necessary, supply a corrected report to the original requestor. Agency keeps copies of each investigation for a period of not less than two years as required under the FCRA.

If a consumer reporting agency or user of such information willfully fails to comply with any FCRA requirements, the Consumer Reporting Agency and its agents and/or the user are responsible to the subject of the report. In addition, any individual who knowingly and willfully obtains information from a consumer reporting agency under false pretenses will be fined not more than \$5,000 and imprisoned not more than one year or both.

**3) PERFORMANCE** – Agency will use its best efforts to provide timely dissemination of available information in a manner consistent with standard business practices – typically within two to five business days. However, Agency shall not be responsible for delays or failures in performance resulting from acts beyond the control of Agency. Such acts shall include, but shall not be limited to: Acts of

God, strikes, lock-outs, riots, governmental regulations superimposed after the fact, fire, system failures, power outages, earthquakes, or other disasters. Client hereby acknowledges that from time to time, reports may be delayed due to a jurisdictional delay, slow information source or unusual circumstances beyond the control of Agency.

**4) TERM OF AGREEMENT** – This Agreement shall be for a term of month to month, and shall be extended automatically for additional like terms unless either party submits written notice of termination thirty (30) days prior to the intended date of termination. See paragraph six below (NOTICES).

**5) CHARGES TO CLIENT AND PAYMENT TERMS** – Payment for services is on a statement system based on Client's wishes and/or credit worthiness. Bill to Client's payments is due within thirty (30) days of receipt of the monthly statement of services. Statement balances unpaid as of thirty (30) days following statement date will accrue a finance charge of 2% per month or the highest lawful rate, whichever is more. For each response to a request for a chargeable service, Client agrees to pay to Agency the applicable charge and access fees then prevailing for Services rendered to Client. Client agrees to pay to Agency \$25.00 for any check that is returned unpaid by Client's bank. Client is responsible for and will be charged for any overdue account collection expenses including, but not limited to: Agent fees, legal fees and other associated expenses. Unless otherwise agree to in writing, Client shall pay to Agency its then current prices for services rendered as updated from time to time through announcements, bulletins and published price schedules. All current and future pricing documents are deemed incorporated herein.

Client shall not have the right to dispute an invoice if unpaid in thirty (30) days unless payment is made within thirty (30) days of the undisputed amount, accompanied by a letter protesting the disputed amount.

**6) NOTICES** – Any notice requiring or permitted to be given hereunder, shall be in writing, and shall be sent certified mail to Client at the address on the face hereof and to Collective Intelligence at 6715 NE 63<sup>rd</sup> Street, #103-333, Vancouver, WA 98661.

**7) ASSIGNMENT** – Client shall not assign this Agreement without Agency's prior consent.

**8) NEGATION OF LIABILITY AND DISCLAIMER OF WARRANTY** - Although every effort is made to assure accuracy, Agency does not act as the final guarantor of the information's accuracy or completeness as it is neither the maker nor the keeper of the information included in the Report it prepares. Regarding the procuring, collection, or communicating of information contained in any Report provided to Client; except for Agency's gross negligence; Agency, its affiliated companies, associations or agents; (1) does not guarantee, represent, or warrant that its services will prevent any loss, that its services may not be circumvented, or that its services will in all cases provide the protection or information for which the services were intended; and, (2) does not guarantee, represent, or warrant the completeness or correctness of the information provided in any Report; and, (3) Client shall not seek indemnification from any losses nor shall Agency be liable for any claim, loss, damage or injury caused by the neglect, other act, or failure to act on the part of Client of any third party entities (including their agents) not affiliated with Agency. With regard to any act of gross negligence by Agency that is ultimately substantiated in the appropriate forum, Client may seek and Agency shall accept liability as outlined in the FCRA.

Use or reliance on any information contained in Reports provided to Client shall be solely at Client's risk and shall constitute a waiver of any claim against Agency, and a release of each Agency affiliated company and association at any party supplying information to any of them. Final verification of an individual's identity and use of the Report contents are Client's sole responsibility.

**9) SUBSCRIBER CREDIT INFORMATION** – By executing this Agreement, Client acknowledges and agrees that Agency in accordance with the FCRA in connection with this application may request its consumer credit report. Subsequent consumer credit reports may be requested in connection with any update, renewal or extension of credit to Client.

**10) AUTHORITY** – Each party has full power and authority to enter into and perform this Agreement and the persons signing this contract on behalf of each has been properly authorized and empowered to enter this Agreement. Each party further acknowledges that they have read this Agreement, understand it, and agree to be bound by it.

**11) SEVERABILITY** – If that any term or provision of this Agreement shall be found to be illegal or unenforceable then that portion shall be considered to be removed from this Agreement and it shall not affect the enforceability of the remainder of this Agreement.

**12) INDEMNIFICATION** – Client hereby agrees to protect, indemnify, defend and hold harmless Agency and all third parties from and against any and all costs, claims, demands, damages, losses and liabilities (including legal fees) arising from or in any way related to the use of information by Client (or any third party receiving such information from or through Client) obtained from Agency.

**13) REPRESENTATIONS** – Each party to this Agreement represents and warrants that (i) it is free to enter into the Agreement and that it is not subject to any restrictions, which might prohibit it from fulfilling its responsibilities and duties; and (ii) it will comply with all applicable laws, rules and regulations in performing its obligations hereunder.

**14) ENTIRE AGREEMENT** – This Agreement constitutes the entire agreement between the parties with respect to this subject matter, and all prior agreements and/or representations, whether oral or written, are superseded hereby.

**SIGNATURES:**

**ACCEPTED:**

\_\_\_\_\_  
**CLIENT**

By: \_\_\_\_\_  
**AUTHORIZED SIGNATURE**

\_\_\_\_\_  
**PRINTED NAME**

\_\_\_\_\_  
**TITLE**

\_\_\_\_\_  
**DATED**

**ACCEPTED:**

**Collective Intelligence, Inc.**  
\_\_\_\_\_  
**AGENCY**

By: \_\_\_\_\_  
**AUTHORIZED SIGNATURE**

**ERIKA WORTH**  
\_\_\_\_\_  
**PRINTED NAME**

**PRESIDENT**  
\_\_\_\_\_  
**TITLE**

\_\_\_\_\_  
**DATED**

**All users of consumer reports must comply with all applicable regulations, including regulations promulgated after this notice was first prescribed in 2004. Information about applicable regulations currently in effect can be found at the Consumer Financial Protection Bureau's website, [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).**

## **NOTICE TO USERS OF CONSUMER REPORTS: OBLIGATIONS OF USERS UNDER THE FCRA**

The Fair Credit Reporting Act (FCRA), 15 U.S.C. §1681-1681y, requires that this notice be provided to inform users of consumer reports of their legal obligations. State law may impose additional requirements. The text of the FCRA is set forth in full at the Bureau of Consumer Financial Protection's website at [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore). At the end of this document is a list of United States Code citations for the FCRA. Other information about user duties is also available at the Bureau's website. **Users must consult the relevant provisions of the FCRA for details about their obligations under the FCRA.**

The first section of this summary sets forth the responsibilities imposed by the FCRA on all users of consumer reports. The subsequent sections discuss the duties of users of reports that contain specific types of information, or that are used for certain purposes, and the legal consequences of violations. If you are a furnisher of information to a consumer reporting agency (CRA), you have additional obligations and will receive a separate notice from the CRA describing your duties as a furnisher.

### **I. OBLIGATIONS OF ALL USERS OF CONSUMER REPORTS**

#### **A. Users Must Have a Permissible Purpose**

Congress has limited the use of consumer reports to protect consumers' privacy. All users must have a permissible purpose under the FCRA to obtain a consumer report. Section 604 contains a list of the permissible purposes under the law. These are:

- As ordered by a court or a federal grand jury subpoena. Section 604(a)(1)
- As instructed by the consumer in writing. Section 604(a)(2)
- For the extension of credit as a result of an application from a consumer, or the review or collection of a consumer's account. Section 604(a)(3)(A)
- For employment purposes, including hiring and promotion decisions, where the consumer has given written permission. Sections 604(a)(3)(B) and 604(b)
- For the underwriting of insurance as a result of an application from a consumer. Section 604(a)(3)(C)
- When there is a legitimate business need, in connection with a business transaction that is initiated by the consumer. Section 604(a)(3)(F)(i)
- To review a consumer's account to determine whether the consumer continues to meet the terms of the account. Section 604(a)(3)(F)(ii)
- To determine a consumer's eligibility for a license or other benefit granted by a governmental instrumentality required by law to consider an applicant's financial responsibility or status. Section

604(a)(3)(D)

- For use by a potential investor or servicer, or current insurer, in a valuation or assessment of the credit or prepayment risks associated with an existing credit obligation.

Section 604(a)(3)(E)

- For use by state and local officials in connection with the determination of child support payments, or modifications and enforcement thereof. Sections 604(a)(4) and 604(a)(5)

In addition, creditors and insurers may obtain certain consumer report information for the purpose of making “prescreened” unsolicited offers of credit or insurance. Section 604(c). The particular obligations of users of “prescreened” information are described in Section VII below.

**B. Users Must Provide Certifications**

Section 604(f) prohibits any person from obtaining a consumer report from a consumer reporting agency (CRA) unless the person has certified to the CRA the permissible purpose(s) for which the report is being obtained and certifies that the report will not be used for any other purpose.

**C. Users Must Notify Consumers When Adverse Actions Are Taken**

The term “adverse action” is defined very broadly by Section 603. “Adverse actions” include all business, credit, and employment actions affecting consumers that can be considered to have a negative impact as defined by Section 603(k) of the FCRA – such as denying or canceling credit or insurance, or denying employment or promotion. No adverse action occurs in a credit transaction where the creditor makes a counteroffer that is accepted by the consumer.

**1. Adverse Actions Based on Information Obtained From a CRA**

If a user takes any type of adverse action as defined by the FCRA that is based at least in part on information contained in a consumer report, Section 615(a) requires the user to notify the consumer. The notification may be done in writing, orally, or by electronic means. It must include the following:

- The name, address, and telephone number of the CRA (including a toll-free telephone number, if it is a nationwide CRA) that provided the report.
- A statement that the CRA did not make the adverse decision and is not able to explain why the decision was made.
- A statement setting forth the consumer’s right to obtain a free disclosure of the consumer’s file from the CRA if the consumer makes a request within 60 days.
- A statement setting forth the consumer’s right to dispute directly with the CRA the accuracy or completeness of any information provided by the CRA.

**2. Adverse Actions Based on Information Obtained From Third Parties Who Are Not Consumer Reporting Agencies**

If a person denies (or increases the charge for) credit for personal, family, or household purposes based either wholly or partly upon information from a person other than a CRA, and the information is the type of consumer information covered by the FCRA, Section 615(b)(1)

requires that the user clearly and accurately disclose to the consumer his or her right to be told the nature of the information that was relied upon if the consumer makes a written request within 60 days of notification. The user must provide the disclosure within a reasonable period of time following the consumer's written request.

### **3. Adverse Actions Based on Information Obtained From Affiliates**

If a person takes an adverse action involving insurance, employment, or a credit transaction initiated by the consumer, based on information of the type covered by the FCRA, and this information was obtained from an entity affiliated with the user of the information by common ownership or control, Section 615(b)(2) requires the user to notify the consumer of the adverse action. The notice must inform the consumer that he or she may obtain a disclosure of the nature of the information relied upon by making a written request within 60 days of receiving the adverse action notice. If the consumer makes such a request, the user must disclose the nature of the information not later than 30 days after receiving the request. If consumer report information is shared among affiliates and then used for an adverse action, the user must make an adverse action disclosure as set forth in I.C.1 above.

#### **D. Users Have Obligations When Fraud and Active Duty Military Alerts are in Files**

When a consumer has placed a fraud alert, including one relating to identify theft, or an active duty military alert with a nationwide consumer reporting agency as defined in Section 603(p) and resellers, Section 605A(h) imposes limitations on users of reports obtained from the consumer reporting agency in certain circumstances, including the establishment of a new credit plan and the issuance of additional credit cards. For initial fraud alerts and active duty alerts, the user must have reasonable policies and procedures in place to form a belief that the user knows the identity of the applicant or contact the consumer at a telephone number specified by the consumer; in the case of extended fraud alerts, the user must contact the consumer in accordance with the contact information provided in the consumer's alert.

#### **E. Users Have Obligations When Notified of an Address Discrepancy**

Section 605(h) requires nationwide CRAs, as defined in Section 603(p), to notify users that request reports when the address for a consumer provided by the user in requesting the report is substantially different from the addresses in the consumer's file. When this occurs, users must comply with regulations specifying the procedures to be followed, which will be issued by the Consumer Financial Protection Bureau and the banking and credit union regulators.

The Consumer Financial Protection Bureau regulations will be available at [www.consumerfinance.gov/learnmore/](http://www.consumerfinance.gov/learnmore/).

#### **F. Users Have Obligations When Disposing of Records**

Section 628 requires that all users of consumer report information have in place procedures to properly dispose of records containing this information. The Consumer Financial Protection Bureau, the Securities and Exchange Commission, and the banking and credit union regulators

have issued regulations covering disposal. The Consumer Financial Protection Bureau regulations may be found at [www.consumerfinance.gov/learnmore/](http://www.consumerfinance.gov/learnmore/).

## **II. CREDITORS MUST MAKE ADDITIONAL DISCLOSURES**

If a person uses a consumer report in connection with an application for, or a grant, extension, or provision of, credit to a consumer on material terms that are materially less favorable than the most favorable terms available to a substantial proportion of consumers from or through that person, based in whole or in part on a consumer report, the person must provide a risk-based pricing notice to the consumer in accordance with regulations prescribed by the Consumer Financial Protection Bureau.

Section 609(g) requires a disclosure by all persons that make or arrange loans secured by residential real property (one to four units) and that use credit scores. These persons must provide credit scores and other information about credit scores to applicants, including the disclosure set forth in Section 609(g)(1)(D) (“Notice to the Home Loan Applicant”).

## **III. OBLIGATIONS OF USERS WHEN CONSUMER REPORTS ARE OBTAINED FOR EMPLOYMENT PURPOSES**

### **A. Employment Other Than in the Trucking Industry**

If the information from a CRA is used for employment purposes, the user has specific duties, which are set forth in Section 604(b) of the FCRA. The user must:

- Make a clear and conspicuous written disclosure to the consumer before the report is obtained, in a document that consists solely of the disclosure, that a consumer report may be obtained.
- Obtain from the consumer prior written authorization. Authorization to access reports during the term of employment may be obtained at the time of employment.
- Certify to the CRA that the above steps have been followed, that the information being obtained will not be used in violation of any federal or state equal opportunity law or regulation, and that, if any adverse action is to be taken based on the consumer report, a copy of the report and a summary of the consumer’s rights will be provided to the consumer.

Before taking an adverse action, the user must provide a copy of the report to the consumer as well as the summary of consumer’s rights (The user should receive this summary from the CRA.) A Section 615(a) adverse action notice should be sent after the adverse action is taken.

An adverse action notice also is required in employment situations if credit information (other than transactions and experience data) obtained from an affiliate is used to deny employment. Section 615(b)(2).

The procedures for investigative consumer reports and employee misconduct investigations are set forth below.

## **B. Employment in the Trucking Industry**

Special rules apply for truck drivers where the only interaction between the consumer and the potential employer is by mail, telephone, or computer. In this case, the consumer may provide consent orally or electronically, and an adverse action may be made orally, in writing, or electronically. The consumer may obtain a copy of any report relied upon by the trucking company by contacting the company.

## **IV. OBLIGATIONS WHEN INVESTIGATIVE CONSUMER REPORTS ARE USED**

Investigative consumer reports are a special type of consumer report in which information about a consumer's character, general reputation, personal characteristics, and mode of living is obtained through personal interviews by an entity or person that is a consumer reporting agency. Consumers who are the subjects of such reports are given special rights under the FCRA. If a user intends to obtain an investigative consumer report, Section 606 requires the following:

- The user must disclose to the consumer that an investigative consumer report may be obtained. This must be done in a written disclosure that is mailed, or otherwise delivered, to the consumer at some time before or not later than three days after the date on which the report was first requested. The disclosure must include a statement informing the consumer of his or her right to request additional disclosures of the nature and scope of the investigation as described below, and the summary of consumer rights required by Section 609 of the FCRA. (The summary of consumer rights will be provided by the CRA that conducts the investigation.)
- The user must certify to the CRA that the disclosures set forth above have been made and that the user will make the disclosure described below.
- Upon the written request of a consumer made within a reasonable period of time after the disclosures required above, the user must make a complete disclosure of the nature and scope of the investigation. This must be made in a written statement that is mailed or otherwise delivered, to the consumer no later than five days after the date on which the request was received from the consumer or the report was first requested, whichever is later in time.

## **V. SPECIAL PROCEDURES FOR EMPLOYMEE INVESTIGATIONS**

Section 603(x) provides special procedures for investigations of suspected misconduct by an employee or for compliance with Federal, state or local laws and regulations or the rules of a self-regulatory organization, and compliance with written policies of the employer. These investigations are not treated as consumer reports so long as the employer or its agent complies with the procedures set forth in Section 603(x), and a summary describing the nature and scope of the inquiry is made to the employee if an adverse action is taken based on the investigation.

## **VI. OBLIGATIONS OF USERS OF MEDICAL INFORMATION**



Section 604(g) limits the use of medical information obtained from consumer reporting agencies (other than payment information that appears in a coded form that does not identify the medical provider). If the information is to be used for an insurance transaction, the consumer must give consent to the user of the report or the information must be coded. If the report is to be used for employment purposes – or in connection with a credit transaction (except as provided in regulations issued by the banking and credit union regulators) – the consumer must provide specific written consent and the medical information must be relevant. Any user who receives medical information shall not disclose the information to any other person (except where necessary to carry out the purpose for which the information was disclosed, or as permitted by statute, regulation, or order).

## **VII. OBLIGATIONS OF USERS OF “PRESCREENED” LISTS**

The FCRA permits creditors and insurers to obtain limited consumer report information for use in connection with unsolicited offers of credit or insurance under certain circumstances. Sections 603(1), 604(c), 604(e), and 614(d). This practice is known as “prescreening” and typically involves obtaining a list of consumers from a CRA who meet certain preestablished criteria. If any person intends to use prescreened lists, that person must (1) before the offer is made, establish the criteria that will be relied upon to make the offer and grant credit or insurance, and (2) maintain such criteria on file for a three-year period beginning on the date on which the offer is made to each consumer. In addition, any user must provide with each written solicitation a clear and conspicuous statement that:

- Information contained in a consumer’s CRA file was used in connection with the transaction.
- The consumer received the offer because he or she satisfied the criteria for credit worthiness or insurability used to screen for the offer.
- Credit or insurance may not be extended if, after the consumer responds, it is determined that the consumer does not meet the criteria used for screening or any applicable criteria bearing on credit worthiness or insurability, or the consumer does not furnish required collateral. The consumer may prohibit the use of information in his or her file in connection with future prescreened offers of credit or insurance by contacting the notification system established by the CRA that provided the report. The statement must include the address and toll-free telephone number of the appropriate notification system.

In addition, the Consumer Financial Protection Bureau has established the format, type size, and manner of the disclosure required by Section 615(d), with which users must comply. The regulation is 12 CFR 1022.54.

## **VIII. OBLIGATIONS OF RESELLERS**

### **A. Disclosure and Certification Requirements**

Section 607(e) requires any person who obtains a consumer report for resale to take the following steps:

- Disclose the identity of the end-user to the source CRA.
- Identify to the source CRA each permissible purpose for which the report will be furnished to the end-user.
- Establish and follow reasonable procedures to ensure that reports are resold only for permissible purposes, including procedures to obtain:
  - (1) the identify of all end-users;
  - (2) certifications from all users of each purpose for which reports will be used; and
  - (3) certifications that reports will not be used for any purpose other than the purpose(s) specified to the reseller. Resellers must make reasonable efforts to verify this information before selling the report.

### **B. Reinvestigations by Resellers**

Under Section 611(f), if a consumer disputes the accuracy or completeness of information in a report prepared by a reseller, the reseller must determine whether this is a result of an action or omission on its part and, if so, correct or delete the information. If not, the reseller must send the dispute to the source CRA for reinvestigation. When any CRA notifies the reseller of the results of an investigation, the reseller must immediately convey the information to the consumer.

### **C. Fraud Alerts and Resellers**

Section 605A(f) requires resellers who receive fraud alerts or active duty alerts from another consumer reporting agency to include these in their reports.

## **IX. LIABILITY FOR VIOLATIONS OF THE FCRA**

Failure to comply with the FCRA can result in state government or federal government enforcement actions, as well as private lawsuits. Sections 616, 617, and 621. In addition, any person who knowingly and willfully obtains a consumer report under false pretenses may face criminal prosecution. Section 619.

**The Consumer Financial Protection Bureau website, [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore), has more information about the FCRA.**

**Citations for FCRA sections in the U.S. Code, 15 U.S.C. § 1618 et seq.:**

Section 602	15 U.S.C. 1681
Section 603	15 U.S.C. 1681a
Section 604	15 U.S.C. 1681b
Section 605	15 U.S.C. 1681c
Section 605A	15 U.S.C. 1681c-1
Section 605B	15 U.S.C. 1681c-2
Section 606	15 U.S.C. 1681d
Section 607	15 U.S.C. 1681e
Section 608	15 U.S.C. 1681f
Section 609	15 U.S.C. 1681g
Section 610	15 U.S.C. 1681h
Section 611	15 U.S.C. 1681i
Section 612	15 U.S.C. 1681j
Section 613	15 U.S.C. 1681k
Section 614	15 U.S.C. 1681l
Section 615	15 U.S.C. 1681m
Section 616	15 U.S.C. 1681n
Section 617	15 U.S.C. 1681o
Section 618	15 U.S.C. 1681p
Section 619	15 U.S.C. 1681q
Section 620	15 U.S.C. 1681r
Section 621	15 U.S.C. 1681s
Section 622	15 U.S.C. 1681s-1
Section 623	15 U.S.C. 1681s-2
Section 624	15 U.S.C. 1681t
Section 625	15 U.S.C. 1681u
Section 626	15 U.S.C. 1681v
Section 627	15 U.S.C. 1681w
Section 628	15 U.S.C. 1681x
Section 629	15 U.S.C. 1681y