

Location	Reason	Description
California	Managerial position	A managerial position covered by the executive exemption set forth in subparagraph (1) of paragraph (A) of Section 1 of Wage Order 4 of the Industrial Welfare Commission
	DOJ	A position in the state Department of Justice
	Law Enforcement	A sworn peace officer or other law enforcement
	Required by Law	A position for which the information contained in the report is required by law to be disclosed or obtained
	Confidential/Financial Information	A position that involves regular access to specified personal information for any purpose other than the routine solicitation and processing of credit card applications in a retail establishment
	Financial Transactions for the company	A position which the person can enter into financial transactions on behalf of the company
	Confidential/Proprietary information	A position that involves access to confidential or proprietary information
	Access to \$10k cash	A position that involves regular access to \$10,000 or more
New York, NY	Auth. 3rd party +10k	A position with (i) signatory authority over third party funds or assets valued at \$10,000 or more
	Digital Security Systems	A position with regular duties allowing an employee to modify digital security systems designed to prevent the unauthorized use of the employer's or client's networks or databases
	Trade Secrets/National Security	A non-clerical position with regular access to trade secrets or national security/intelligence information
	Sec.Ex. Act 1934	The employer is required to use an individual's consumer credit history for employment purposes under state or federal law/regulations or by a self-regulatory organization (as defined by the Securities Exchange Act of 1934)
	Law Enforcement	A position as a police officer or peace officer
	Bonding	A position requiring bonding under federal
	Security Clearance	A position requiring security clearance under federal or any state law
Illinois	Financial Institution/Credit Union	The Company is a bank holding company, bank, savings and loan association, credit union, or trust company
	Insurance/Surety	The Company is engaged in insurance or surety
	Law Enforcement	A position with municipal law enforcement or investigation
	Debt Collection	A position with a debt collector, as defined under state or federal law
	Bonding/Security required by law	A position that requires bonding or security under state or federal law
	Custody of assets +\$2500 more	The duties of the position include custody of assets valued at \$2,5000 or more
	Signatory power over +\$100/transaction	The duties of the position include signatory power over assets of \$100 or more per transaction
	Managerial position	The position is a managerial position involving setting direction or control of the business
	Confidential/Financial/National Security Information	The position involves access to sensitive information, financial information, trade secrets, or state or national security information
	Credit as bona fide qualification under law	A position for which federal or state law indicates that credit history is a bona fide occupational qualification
	Required by Law	A position for which credit history is required under the law
Vermont	Required by Law	The information is required by state or federal law or regulation
	Confidential/Financial Information	You seek to be/are employed in a position that involves access to "confidential financial information" (defined as sensitive financial information of commercial value that a customer or client of the employer gives explicit authorization for the employer to obtain)
	Financial Instituion/Credit Union	The Company is a financial institution as defined in 8 V.S.A. Section 11101(32) or a credit union as defined in 8 V.S.A. Section 30101(5)
	Law Enforcement	You seek to be/are employed in a position as a law enforcement officer
	Fiduciary Responsibility	You seek to be/are employed in a position that requires a financial fiduciary responsibility to the Company or a Company' clients
	Company Payroll	You seek to be/are employed in a position that involves access to the Company's payroll information

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	Reliable Predictor of Performance	The Company can demonstrate that credit information is a valid and reliable predictor of employee performance in the your specific position of employment
Maryland	Managerial position	A position that is managerial and involves setting the direction or control of a business, or a department, division, unit, or agency of a business
	Personal Information	A position that involves access to personal information, as defined in Section 14_3501 of the Commercial Law Article, of a customer, employee, or employer, except for personal information customarily provided in a retail transaction
	Fiduciary Responsibility	A position that involves a fiduciary responsibility to the employer, including the authority to issue payments, collect debts, transfer money, or enter into contracts
	Expense Account/Corporate Credit Card	A position that is provided an expense account or a corporate debit or credit card
	Confidential/Financial Information	A position that has access to information, including a formula, pattern, compilation, program, device, method, technique, or process, that derives independent economic value, actual or potential, from not being generally known to, and not being readily ascertainable by proper means by, other persons who can obtain economic value from the disclosure or use of the information; and is the subject of efforts that are reasonable under the circumstances to maintain its secrecy; or other confidential business information
Colorado	Managerial position	A position that constitutes executive or management personnel or professional staff to executive or management personal and the position involves setting the direction or control of the company, a division, or a unit
	Managerial position with fiduciary relationship	A position that constitutes executive or management personnel or professional staff to executive or management personal and the position involves a fiduciary relationship to the company
	Managerial position with access to financial information	A position that constitutes executive or management personnel or professional staff to executive or management personal and the position involves access to personal or financial information other than information customarily provided in a retail transaction
	Managerial position with authority to issue payments, collect debts, enter contracts	A position that constitutes executive or management personnel or professional staff to executive or management personal and the position involves the authority to issue payments, collect debts, or enter into contracts
	Federal Contracts in Defense or National Security	A position that involves contracts with defense, intelligence, national security, or space agencies of the federal government
	Financial Institution/Credit Union	A position that is with a bank or financial institution
	Required by Law	A position that is required to have a credit report by law
Oregon	Financial Institution/Credit Union	The Company is a bank or credit union that is federally insured
	Required by Law	The Company is required by state or federal law to use individual credit history for employment
	Law Enforcement	You are seeking to work as a police officer for any: city, port, school district, mass-transit district, county, university, Indian reservation, the Superintendent of State Police, the Criminal Justice Division of the Department of Justice, the Oregon State Lottery Commission or the Governor or as a regulatory specialist for the Oregon Liquor Control Commission, and would be responsible for enforcing the criminal laws of this state or laws or ordinances related to airport security
	Confidential/Financial Information	The position involved in this employment decision involves, as an essential function, access to financial information not customarily provided in a retail transaction such as an exchange of cash, checks, credit or debit cards (i.e. the processing of loans or extension of credit)
	Insurance or Surety/Fidelity Bond	The position involved in this employment decision requires the Company to obtain credit history as a condition of obtaining insurance or a surety or fidelity bond
	Managerial position	A position that is a managerial position which involves setting the direction or control of a business, division, unit or an agency of a business
	Confidential/Financial Information	A position that involves access to customers', employees' or the employer's personal or financial information other than information customarily provided in a retail transaction
	Fiduciary Responsibility	A position that involves a fiduciary responsibility to the employer, including, but not limited to, the authority to issue payments, collect debts, transfer money or enter into contracts

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Connecticut	Expense Account/Corporate Credit Card	A position that provides an expense account or corporate debit or credit card
	Confidential and Proprietary Information	A position that provides access to (i) confidential or proprietary business information, or (ii) information, including a formula, pattern, compilation, program, device, method, technique, process or trade secret that: (I) Derives independent economic value, actual or potential, from not being generally known to, and not being readily ascertainable by proper means by, other persons who can obtain economic value from the disclosure or use of the information; and (II) is the subject of efforts that are reasonable under the circumstances to maintain its secrecy
	Access to +\$2005 in nonfinancial assets	A position that involves access to the employer's nonfinancial assets valued at two thousand five dollars or more, including, but not limited to, museum and library collections and to prescription drugs and other pharmaceuticals
Washington	Required by Law	A position that is required by state or federal law to include individual credit history
	Confidential/Financial Information	A position that involves access to financial information such as an exchange of cash, checks, credit or debit cards (i.e., the process of loans or extension of credit)
	Insurance or Surety/Fidelity Bond	A position that requires the company to obtain credit history as a condition of obtaining insurance or a surety or fidelity bond
	Financial Institution/Credit Union	A position with a financial institution
	Public safety	A public safety position
	Fiduciary Responsibility	A position that requires a financial fiduciary responsibility to the Company or the Company's clients, including the authority to issues payments, collect debts, transfer money or enter into contracts
District of Columbia	DC Law	Where an employer is required by District of Columbia law to inquire into an employee's credit information
	Law Enforcement	A position as a police officer, as a special police officer or campus police officer, or in a position with a law enforcement action
	Office of the Chief Financial Officer of DC	Employees within the Office of the Chief Financial Officer of the District of Columbia
	Security Clearance	Where an employee is required to possess a security clearance under District of Columbia law
	DC Government disclosures	To disclosures by District of Columbia government employees of their credit information to the Board of Ethics and Government Accountability or the Office of the Inspector General, or to the use of such disclosures by agencies
	Confidential/Financial Information	To financial institutions, where the position involves access to personal financial information
	Court Order/Law Enforcement Investigation	Where an employer requests or receives credit information pursuant to lawful subpoena, court order or law enforcement investigation
Hawaii	Bona Fide Qualification	Credit information directly relates to a bona fide occupational qualification
	Permitted by law	The employer is expressly permitted/required to inquire into credit history for employment purposes by law
	Financial Institution/Credit Union	The employer is a financial institution in which deposits are insured by a financial agency having jurisdiction over the financial institution
	Managerial position	A managerial position, for which the employee formulates and effectuates management policies by expressing and making operative decisions of the employer
	Supervisory position with authority to make employment decisions	A supervisory position, for which the employee has the authority to hire, transfer, suspend, lay off, recall, promote, discharge, assign, reward, or discipline other employees, or responsibility to direct them, or to adjust their grievances, or effectively to recommend such action, with independent discretion
Nevada	Permitted by law	The Company is expressly required to inquire into credit history for employment purposes by law
	Applicant violated law	The Company reasonably believes that the employee/prospective employee violated a state or federal law
	Bona Fide Qualification	The information contained in the credit report is "job related" to the position, meaning that the position involves responsibility for financial assets, access to confidential information, supervisory responsibility, responsibility for access to another person's financial information or employment with a licensed gaming establishment
	Law Enforcement	A position with law enforcement agencies
	Financial Institution/Credit Union	A position with a financial institution
	Required by Law	The Company is required to obtain credit reports pursuant to federal or state law

Location	Reason	Description	
<b>Philadelphia, PA</b>	Bonding	A position that requires bonding under City, state, or federal law	
	Managerial position	A supervisory or managerial position involving setting the direction or policies of a business or direction thereof	
	Significant financial responsibility	A position involving significant financial responsibility to the employer, including authority to make payments, transfer money, collect debts, or enter contracts, but not including handling retail transactions	
	Confidential/Financial Information	A position requiring access to financial information pertaining to customers, other employees, or employers, other than information provided in a retail setting	
	Confidential or Proprietary Information	A position requiring access to confidential or proprietary information that derives substantial value from secrecy	
<b>Rhode Island</b>	Disclosure to applicant	The Company has provided advance notice to the applicant of the request for the credit report in connection to prospective employment	