



The Lynx Link

Summer 2004

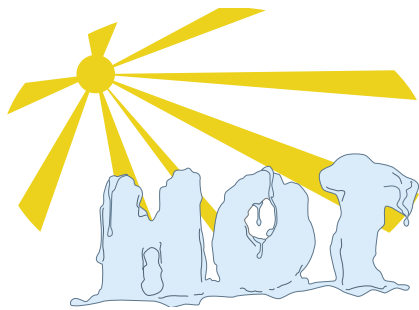
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Employer Lynx, Inc.

**Private Investigation
Pre-Employment Screening**

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**Background checking is
our only business.**

Employer Lynx Introduces New Website

“Our new website is up and running,” says K.J. Smith, director of operations for Employer Lynx, Inc. and private investigator. “I’m very excited about this,” she says, and has good reason to be. The site is full of information, is easily navigated and brings the convenience of the Internet to Employer Lynx clients.”

“Service is our passion, and this is one more tool to help our clients. It’s convenient and available 24 hours, everyday,” K.J. says, as she points out new features that are very client-friendly.

Clients can download forms easily and quickly, giving them clean, clear forms immediately. For clients with multiple offices, those forms can be emailed, reducing the fax factor that sometimes renders forms all but unreadable. K.J. also points out that contracts can now be signed and issued directly on the computer, eliminating the need to fax a hard copy.

The website also has detailed information about the major products that Employer Lynx offers.

Employer Lynx clients are familiar with the full-service background investigations that the company

offers to help employers choose the very best candidates to fill open positions. But Employer Lynx has added Client-Vendor Screening and Tenant Screening. Just as the company provides you with the latest and most thorough information available to help you hire employees, it also can help you find the right clients to rent to and to do business with. You choose what you want to know. The professionals at Employer Lynx will pull information from all available, reliable sources and give you the information you need to make smart decisions.

The website also has handy links that can put you in direct touch with other services, including TransUnion Credit Reporting, the Nevada Legislature, Pro-Group Management, the Nevada Association of Employers, the Retail Association of Nevada, and other associations and government agencies that business owners can use. The quarterly newsletter is also available to download.

As K.J. says, this is just one more tool to help their clients, but she remains loyal to the personal service

New Employer Lynx Website
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New Employer Lynx Website

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that the company takes pride in. “We’re only a phone call away,” she says, and reminds everyone that when you phone Employer Lynx, you’ll reach a real person who is there ready to answer your questions. And if you want your forms faxed to you, that, too, is available.

Call them at 775-883-3733, email them at employerlynx@pyramid.net, and definitely visit the website at www.employerlynx.com.

“We’re always going forward, looking for better ways to help our clients,” K.J. says.

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Questions for the staff are invited.

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Question Corner With Terri

The Criminal History Report

I’m sure the Criminal History is one of the most important sections of your background investigation. I would like to pass on some information about this search.

We search the specified court for all Felony & Misdemeanor records for the last seven years. Each record is searched by name first and then confirmed by DOB and Social Security number, if possible. Some records contain name only and should be used with care. We report everything found during this time frame except “Dismissed Cases” and “Traffic Misdemeanors.”

Occasionally we receive information that records exist “outside of the seven year search.” We will inform you that they exist, i.e. “(1) Possible Record(s) Found prior to 1997,” but will not list any further information.

Dismissed cases are not reported because guilt is not proven. Some counties list all traffic cases (stop sign violations, speeding, seat belts, etc.) as misdemeanors. We will not report these in the criminal history, but we will report it in abbreviated form in the driving history section.

I’m sure many of you have seen the phrase, “Pending Verification at the Mercy of the Court.” This is our way of alerting you that the search will be delayed. Some court records are only released by the court clerks, who have their own rules and regulations. We will furnish you with the information as soon as the court releases it.

Following are some legal phrases frequently used in court records:

Nolo Contendere – “I will not contest.” This has a similar legal effect as pleading guilty.

Nol Pros – Prosecuting officer will not prosecute further.

Dismissed Without Prejudice – Case can be tried again at a later date.

Stricken With Leave – Judge removed case from docket while reserving the right to recall or reinstate at a later date.

I hope this has been helpful. If you have questions, others probably have the same ones. Please call us with your questions—775-883-3733—and let us answer them in the newsletter. We will use your company name and your name and title in the article with your question and the answer.



FCRA Rules for Using Credit Reports

Employers have the right to use credit reports when making decisions about hiring or promoting employees, but employers must meet certain standards as set forth by the Federal Fair Credit Reporting Act (FCRA). The FCRA requires that this notice be provided to inform those who use consumer reports of their legal obligations. This section sets forth the responsibilities imposed by the FCRA on all users of consumer reports.

(Please see #4 for employer purposes.)

Obligations to All Users of Credit Reports

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 of the FCRA contains a list of the permissible purposes under the law. These are:

- 1) As ordered by a court or federal grand jury subpoena.
Section 604 (a) (1)
- 2) As instructed by the consumer in writing. Section 604 (a) (2)
- 3) 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)
- 4) ***For employment purposes, including hiring and promotion decisions, where the consumer has given written permission.***
Section 604 (a) (3) (B) and 604 (b)
- 5) For the underwriting of insurance as a result of an application from a consumer.
Section 604 (a) (3) (C)
- 6) When there is legitimate business need in connection with a business transaction that is initiated by the consumer.
Section 604 (a) (3) (F) (i)
- 7) 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)
- 8) 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)
- 9) 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) and (E)
- 10) For use by state or local officials in connection with the determination of child support payments, or modifications and enforcement thereof.
Sections 604 (a) (4) and 604 (a) (5)

Thieves Target Online Banking

The next time your bank encourages you to use the convenience of their online banking, ask them what they're doing to protect your account.

A new report by Gartner, a market research group, found that about 1.98 million people reported that they had money stolen out of their checking accounts. Avivah Litan, a Gartner researcher, says online banking shoulders most of the blame for the thefts.

These statistics coincide with increased reports of phishing, the online practice in which thieves steal consumers' user names and passwords by imitating email from legitimate financial institutions. Gartner released a study in May reporting 1.8 million consumers had fallen for the scam in the last year. Citibank, alone, suffered 16 phishing attacks per day in April, an increase of about 400 percent from March.

Tech scam artists also write Trojan horse programs and keyloggers to steal passwords and account information. Litan says these methods could account for at least half of the account takeovers.

Barry Mew, U.S. Postal Inspector, says that online thieves also capture images of cancelled checks that are made available to online bankers, allowing them to make authentic-looking counterfeit checks.

Consumer News

Online Banking Theft – Protecting Yourself

If you are one of the millions of people who love the convenience of online banking and bill paying, what can you do to protect yourself?

For the most part, checking accounts don't receive the same protection that credit cards receive.

While a consumer's liability for credit card theft is limited to \$50, checking accounts don't fare so well. The FDIC's consumer protection rule governing electronic funds transfers and debit cards, Regulation E, requires a consumer to report a problem within two days to protect themselves from liability. If you don't make the two-day deadline but do

report the problem within 60 days, you're liable for \$500 of the theft. After that, you're on your own. Relying on federal regulations to protect you may mean all you get is an empty bank account and a lot of debt.

If you use online banking, check your statements often to see if there is any unusual activity. And don't directly answer through a provided link any email that purports to be from your financial institution—never share private, sensitive information this way. If you are curious about the email, go directly to the bank's website or call the

institution to find out if they need more information from you.

If you do discover a problem, contact your financial institution immediately. Close all accounts, including checking, credit/debit cards and other loan accounts. Contact the fraud departments of all three credit bureaus and ask them to tag your file with a "fraud alert" and a victim's statement." Finally, report the theft to the Federal Trade Commission's online ID Theft Center.

Wells Fargo, Citibank and Bank of America offer their online customers zero-liability protection.



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