California Civil Code

State Compliance Matters:

California Retail Seller

Provisions of the California Consumer Credit Reporting Agencies Act, as amended effective July 1, 1998, impact the provision of consumer reports to Company under the following circumstances: (a) if Company is a "retail seller" (defined in part by California law as "a person engaged in the business of selling goods or services to retail buyers") and is selling to a "retail buyer" (defined as "a person who buys goods or obtains services from a retail seller in a retail installment sale and not principally for the purpose of resale") and a consumer about who Company is inquiring is applying, (b) in person, and (c) for credit. Under the foregoing circumstances Equifax, before delivering a consumer report to Company, must match at least three (3) items of a consumer's identification within the file maintained by Equifax with the information provided to Equifax by Company in connection with the in-person credit transaction. Compliance with this law further includes Company's inspection of the photo identification of each consumer who applies for in-person credit, mailing extensions of credit to consumers responding to a mail solicitation at specified addresses, taking special actions regarding a consumer's presentment of a police report regarding fraud, and acknowledging consumer demands for reinvestigations within certain time frames.

If Company is a "retail seller," Company certifies that it will instruct its employees and agents to inspect a photo identification of the consumer at the time an application is submitted in person. If Company is not currently, but subsequently becomes a "retail seller," Company agrees to provide written notice to CIS prior to ordering credit reports in connection with an in-person credit transaction, and agrees to comply with the requirements of the California law as outlined in this Section, and with the specific certifications set forth herein.

Company certifies that, as a "retail seller," it will either (a) acquire a new Subscriber number for use in processing consumer report inquiries that result from in-person credit applications covered by California law, with the understanding that all inquiries using this new Subscriber number will require that Company supply at least three items of identifying information from the applicant; or (b) contact Company's CIS sales representative to ensure that Company's existing number is properly coded for these transactions.

(Please check the appropriate line below)

Company certifies that it ☐ IS or ☒ IS NOT a "retail seller," as defined in Section 1802.3 of the California Civil Code and ☐ DOES or ☒ DOES NOT issue credit to consumers who appear in person on the basis of an application for credit submitted in person.