

ORIGINAL

#129-S1010



REMINDER: Please sign the printed agreement and fax it, with documentation, to 'Social Services' at 314-812-6860. Please note that it may take up to 3 business days to register your agency.

**STANDARD MEMBERSHIP AGREEMENT
for
The Work Number ® Social Services**

This **Standard Membership Agreement** (the "Agreement") is entered into by and between TALX Corporation, a Missouri Corporations, 11432 Lackland Rd, St. Louis, Missouri ("TALX"), and **El Dorado County Department of Human Services** ("Agency").

RECITALS:

- A. TALX operates The Work Number ® (the "Service"), a service used to verify certain employment-related information about an individual ("Consumers"); and
- B. Agency wishes to confirm employment and/or income information of Consumers through the Service.

NOW, THEREFORE, the parties agree as follows:

1. **TALX OBLIGATIONS.** The Service will provide Agency with automated access to certain employment and/or income data ("Data") furnished to TALX by employers.
2. **AGENCY OBLIGATIONS.**
 - a. Agency i) shall maintain Data in strict confidence, ii) shall not disclose, sell or otherwise distribute to third parties any Data, except as required by law, iii) shall not intercept, collect, reproduce, store or use the Data received from TALX for any other use, commercial or otherwise, other than the Permissible Purpose (as defined in Exhibit 1 hereto) for which it was originally intended, including not engaging in the storage or building of TALX Data or its sale or re-use, iv) shall comply with all applicable laws, rules and regulations, including without limitation FCRA, and v) shall comply with the terms set forth in Exhibit 1 , attached hereto. Notwithstanding the foregoing, Agency may share Data about a Consumer with such Consumer. This Agreement includes Exhibit 1 hereto.
 - b. Agency represents and warrants it (i) is administering a government funded benefit or program, (ii) has been given the legal authority to view the Data by the Consumer or by operation of law, and iii) is requesting the Data in compliance with all laws.
 - c. Agency represents and warrants it has written authorization from the Consumer to verify income. Agency need not use any particular form of authorization or obtain a separate signature for verifying income provided that the form constitutes Consumer authorization. Notwithstanding the foregoing, in the event Agency is using the Service to collect on defaulted child support obligations, Agency is not required to obtain such authorization.
 - d. In order to ensure compliance with this Agreement, applicable law and TALX policies, TALX may conduct reviews of Agency activities with respect to requests for Data and use of Data. Agency shall provide documentation to TALX as reasonably requested by TALX and shall allow access to its premises for purposes of such review by TALX. Agency shall cooperate fully with any and all investigations by TALX of allegations of abuse or misuse of the Services .
 - e. Agency agrees to indemnify and hold harmless TALX and any employer of a Consumer about whom the information is sought from any and all liability arising out of Agency's breach of any obligation, representation or warranty under this Agreement.
3. **AGENCY USE OF SERVICE.** Data on the Service may be accessed by Agency to verify Consumer's employment status ("Employment Verification") or income ("Income Verification") for the purposes of determining eligibility for receipt of public aid or assistance, prevention or identification of fraud, overpayments associated with the receipt of public aid or assistance, or collecting on defaulted child support obligations that are in effect and valid.
 - a. **Product.** An Employment Verification includes the Consumer's (i) employer name and (ii)

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employment status. An Income Verification may include, without limitation, the Consumer's (i) employer address, (ii) employment dates, where available, (iii) position title, (iv) medical and dental information, where available, (v) employer wage garnishment address, where available, (vi) pay rate, (vii) up to three (3) years of YTD gross income details, and (viii) up to three (3) years of pay period detail.


- b. **Input Requirements.** An Agency may request access to Data by providing the Consumer's social security number and employer code.
- c. **Delivery.** The Service provides automated access to requested Data via the Internet or phone. Data will be delivered by fax within 5-7 business days.

- 4. **TERM AND TERMINATION.** This Agreement shall be effective on 10/01/2009, for an annual term, and shall be automatically renewed for successive one year terms. Either TALX or Agency may terminate this Agreement upon thirty (30) days prior written notice to the other. If TALX believes Agency has breached a material obligation of this Agreement, TALX may terminate this Agreement immediately upon notice to Agency.
- 5. **RIGHTS TO SERVICE.** The Service and the Data, including all rights thereto, are proprietary to TALX.
- 6. **WARRANTY.** TALX warrants that the Service will be performed in a reasonable and professional manner and is in compliance with all applicable laws and regulations. Agency acknowledges that the ability of TALX to provide accurate information is dependent upon accurate information from employers. EXCEPT FOR THE EXPRESS WARRANTIES SET FORTH HEREIN, TALX MAKES NO OTHER WARRANTIES AS TO THE SERVICE, EXPRESSED OR IMPLIED.
- 7. **LIMITATION OF LIABILITY.** In no event shall either party or its officers, agents or employees be liable for loss of profits or for indirect, special, incidental or consequential damages arising out of or related to the performance of this Agreement, even if that party has been advised of the possibility of such damages. In no event shall damages of any kind payable by TALX hereunder exceed the sum paid by Agency for the service which causes Agency's claim.
- 8. **AUDIT RIGHTS.** Agency acknowledges that TALX may have contractual duties to employers to perform audits. Therefore, TALX shall have the right to audit Agency's use of the Service to assure compliance with the terms of this Agreement. TALX may request copies of the Consumer's authorization to verify income and Agency shall provide or obtain access to properties, records and personnel as TALX may reasonably require to conduct such audits.
- 9. **APPLICABLE LAW AND ARBITRATION.** This Agreement shall be governed by the laws of the State of Missouri . Any controversy or claim arising out of or relating to this Agreement shall be settled by arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association in St. Louis , Missouri , and judgment upon the award entered in any court having jurisdiction.
- 10. **ASSIGNMENT.** This Agreement may not be assigned or transferred by Agency without TALX's prior written consent.
- 11. **ENTIRE AGREEMENT/MODIFICATION.** This Agreement sets forth the entire agreement between the parties regarding the Service. This Agreement may be amended only by a subsequent writing signed by both parties.

THIS CONTRACT CONTAINS A BINDING ARBITRATION PROVISION THAT MAY BE ENFORCED BY THE PARTIES.

IN WITNESS WHEREOF, the parties have executed this Agreement on the date indicated below.

Agency:
 By (Signature): _____
 Name (print): _____
 Title: _____
 Date: _____

TALX Corporation
 By (Signature): 
 Name (print): Janet Ford
 Title: Vice President, The Work Number
 Date: 9/23/09

PLEASE SIGN (ABOVE) AND FAX TO SOCIAL SERVICES AT 314-812-6860.

ATTEST:
Suzanne Allen De Sanchez
Clerk of the Board of Supervisors

By: _____ Deputy Clerk Date: _____

09-1289.B.2

CONTACT INFORMATION

Agency Name: El Dorado County
Department of Human
Services

Phone# : (530) 642 - 7179 ext

DBA, if different:
Management Co,
if different:

Fax#: (530) 295 - 2724

Address: 3057 Briw Road,
Suite A

Requesting Department Head Concurrence:

City: Placerville

Daniel Nielson Dated: 9-16-09

State: California

Daniel Nielson, M.P.A., Director
Department of Human Services

Zip: 95667

Requesting Contract Administrator
Concurrence: **Main Contact:** Dianne Faiferek

**FAX NUMBER(S) TO REGISTER
PLEASE ENTER BELOW:**

Title: Staff Services Analyst II

Number: (530) 626 - 7734

E-mail: dianne.faiferek@edcgov.us

Number: (530) 295 - 2791

Dianne Faiferek Date: 9/16/09

Number: (530) 626 - 7734

**How did you hear about our Social Service
program?**

Number: (530) 541 - 6736

-
-
- Other

Number: (530) 541 - 2157

Number: () -

**Desired Start Date
for Service:** 10/01/2009

IMPORTANT: Fax numbers identify registered
users. Users will be prompted for this fax
number during the login process.

Is your agency tax exempt? Yes

AGENCY TYPE:

- State Agency
-
-
-
-

SPECIFIC PROGRAMS OR DIVISIONS THAT WILL USE THIS SERVICE (Check ALL that apply):

- Food Stamps
- IEVS
- Title IV
- Collections
-
-
- TANF
- Fraud Investigation
- Emergency Assistance
-
-
- Quality Control
-
- Medicaid
-

APARTMENT/PROPERTY MANAGEMENT

If you are an **Apartment Complex** or **Property Management Company**, please answer the following questions:

How many units do you have?

How many of those are subsidized units?

Are you affiliated with City/State Housing Authority?

If yes, please include the name:

In order to process your application, your agency/organization will need to provide proof of your need for employment and income verifications, as well as your agency/organization's program purpose.

Examples include:

Apartment Complex / Property Management

- HUD Rent Schedule
- Rural Development Rent Schedule
- Section 42 Certification
- L.U.R.A.: Land Use Restriction Agreement
(it must specify the land will be used for low-income housing)

Other Agencies

- Copy of government contract
- Copy of grant letter
- Copy of annual report with funding detail
- Documentation indication a relationship with a Government agency

Failure to provide supporting documentation may delay processing of your agreement or disqualify your application.

**STANDARD MEMBERSHIP AGREEMENT
Exhibit 1**

All users ("user" or "Consumer") subject to the Federal Trade Commission's jurisdiction must comply with all applicable regulations, including regulations promulgated after this notice was prescribed in 2004. Information about applicable regulations currently in effect can be found at the Commission's Web site, www.ftc.gov/credit. Persons not subject to the Commission's jurisdiction should consult with their regulators to find any relevant regulations.

**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 Federal Trade Commission's Website at www.ftc.gov/credit. 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 Commission's Web site. **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 identity 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 Federal Trade Commission and the banking and credit union regulators. The Federal Trade Commission's regulations will be available at www.ftc.gov/credit.

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 Federal Trade Commission, the Securities and Exchange Commission, and the banking and credit union regulators have issued regulations covering disposal. The Federal Trade Commission's regulations may be found at www.ftc.gov/credit.

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 to be jointly prescribed by the Federal Trade Commission and the Federal Reserve Board. 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 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 EMPLOYEE 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(l), 604(c), 604(e), and 615(d). This practice is known as "prescreening" and typically involves obtaining from a CRA a list of consumers 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 to 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, once the Federal Trade Commission by rule has established the format, type size, and manner of the disclosure required by Section 615(d), users must be in compliance with the rule. The FTC's regulations will be at www.ftc.gov/credit.

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 identity 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 FTC's Web site, www.ftc.gov/credit, has more information about the FCRA, including publications for businesses and the full text of the FCRA.

Citations for FCRA sections in the U.S. Code, 15 U.S.C. § 1681 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. 1681cA
 Section 605B 15 U.S.C. 1681cB
 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. 1681 /
 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