



## **Privacy Statement/Principles of Privacy, Confidentiality, and Security**

Castle Branch, Inc. DBA 123nc.com values that trust placed in our company and services. We understand that protecting personal information is imperative in today's climate.

We have established policies and procedures dedicated to maintaining the privacy of personal information while providing our clients with the necessary information to make informed decisions.

### **Notice**

Castle Branch, Inc. collects information on individuals in order to facilitate the background screening process for a variety of industries. Prior to receiving information from Castle Branch, Inc. each business client must provide a service agreement which states its purpose in requesting the information. Any clients receiving consumer credit information are required to pass an on-site physical inspection of the location of the business.

### **The Information We Collect**

We only collect consumer information that is necessary to provide requested services. Examples of the types of information we collect are, but not limited to the following: name, date of birth, social security number, employment and educational verifications, salary history, phone numbers, addresses, driving histories, criminal histories, and credit reports.

Personal information is processed with the consumer's knowledge and authorization. This information is protected from unauthorized or accidental disclosure and is only seen by those persons necessary to perform the research originally authorized by the subject. In an effort to help minimize risk, personal identifiable information is removed from reports where possible. Castle Branch, Inc. does not use any applicant information to compile mailing lists for sales or other purposes, nor is any of your information available to any other Castle Branch, Inc. clients.

### **Our Privacy System and Procedures**

At Castle Branch, Inc. we perform due diligence on all new hires to ensure the highest level of integrity. Employees are routinely trained in maintaining security of personal information. In addition, all employees must sign a confidentiality agreement before beginning their employment with us. Our system requires user-identification authentication before an employee can access consumer information and their actions are monitored once allowed into our system.

### **Onward Transfer**

We reserve the right to employ other organizations or individuals as our subcontractors to perform functions on behalf of Castle Branch, Inc. These organizations and individuals will not share information with any third party, other than Castle Branch, Inc. subcontractors or clients.

The information obtained by Castle Branch, Inc. is forwarded only to an entity that has been specifically authorized by the consumer to receive the data, or an agent of the end user operating on behalf of the end-user. Any third party requiring written authorization from the consumer to perform requested services is provided such when the request for personal information is made.

## **Accuracy**

Our employees are comprehensively screened and trained to ensure that information is handled responsibly and in accordance with the Privacy Policy. We maintain strict physical, electronic, and procedural safeguards that comply with state and federal regulations to guard a consumer's nonpublic personal information

We do not disclose any personal information obtained in the course of research except as required or permitted by law, or to fulfill our contracted services to you. This is in accord with the Fair Credit Reporting Act, 15 U.S.C. § 1681r.

Castle Branch, Inc. makes every reasonable effort to assure maximum possible accuracy in the information collected. Regarding public record information that is likely to have an adverse effect on the consumer, Castle Branch, Inc. maintains strict procedures to ensure the information is complete and up to date before it is reported. Castle Branch, Inc. cannot be responsible for errors within court records and within the records of other consumer reporting agencies, such as credit bureaus. Therefore, Castle Branch, Inc. cannot act as a guarantor of information.

## **Access/Consumer Right of Access to Personal Information Results**

Castle Branch, Inc. is a consumer reporting agency and is subject to the regulations set forth in the Fair Credit Reporting Act (FCRA) as imposed by the Federal Trade Commission. Although we make every effort to ensure that the data we collect and store about the consumer is as accurate as possible, this service cannot guarantee that third parties are accurate in information that is transmitted and therefore we are not responsible for the data. If a consumer has a question about their results or wishes to see them for their own inspection, our customer service department is available for all inquires. Castle Branch, Inc. provides consumers access to all data collected about them and is required to correct, amend, or delete information that is inaccurate or incomplete. Disclosure is provided under the terms of the Fair Credit Reporting Act. Under all circumstances, a consumer is entitled to a copy of his/her report. However, Castle Branch, Inc. reserves the right to engage in reasonable efforts to confirm the identity of anyone requesting the data.

## **Disclosure**

This policy was last updated on 01/05/2006. This policy replaces all prior privacy issued by Castle Branch Branch, Inc. We reserve the right to modify our policy at any time.

## **Website Security Features**

- User identity authenticated at sign-on
  - Unique user-names & alphanumeric passwords
- Thawte SSL Web Certificate
  - 128-bit encryption
  - Transmitted information is encrypted
  - Security symbol (closed padlock or key) is visible in browser window
- Automated session time-out after one hour of inactivity
- Member of AmbironTrustWave's TrustKeeper Remote Compliance Program
  - Personal credit data is not stored on the web server

## **How to contact us**

We can be reached by phone or by mail. When communication is made by mail, please include a day time telephone number where we can reach you.

By Email:  
billing@123nc.com

By Mail:  
Castle Branch, Inc.  
P.O. Box 1699  
Wilmington, NC 28402