

COMMERCIAL INVESTIGATIONS LLC

CI TIMES



THE DUE DILIGENCE QUIZ

I have over 1.3 million employees worldwide.

Until recently, I did not routinely perform background investigations on my potential hires.

Two of my employees were recently convicted of fondling children in my stores. Both of these employees were convicted sex offenders. I did not know this because I did not do my due diligence by performing background investigations on my potential hires.

Attributable directly to my lack of performing due diligence, at least one U.S. state has proposed legislation that

would require all large companies that sell products designed for use by children to conduct background investigations on their potential hires.

I am the largest retailer in the world.

Who am I?

Moral: If these events can happen to Wal*Mart, they can happen to any employer, volunteer organization or landlord, large or small. Protect your customers, employees, volunteers and tenants. If you are not already doing so, start performing the background investigations that are required of you to satisfy your due diligence responsibilities.

ARE CREDIT REPORTS RIGHT FOR YOU?

Adding a CREDIT REPORT INQUIRY to your BACKGROUND INVESTIGATIONS will provide you with valuable information about your applicant that you would not receive with any other inquiry. The information contained in a credit report includes identifying information (applicant's name, Social Security Number and current and former addresses), credit history (amount of debt an applicant has and how they manage that debt), other interested parties (those who have previously inquired into the applicant's credit history) and public records (court judgments, liens and bankruptcies which apply to the applicant).

There are a number of reasons for obtaining an applicant's CREDIT REPORT, including determining if they are responsible and reliable by knowing how well they handle their personal finances, as well as comparing their monthly debt payment against proposed salary. Before

requesting a CREDIT REPORT on a prospective employee, employers should ensure that it applies specifically to their job functions and that there are policies and procedures in place to ensure that the report is used in a relevant and fair manner. In addition to policies and procedures, employers should make sure job descriptions state duties related to accessing cash, assets, a company credit card or confidential information. Of course, there are some industries where it may be appropriate to conduct a CREDIT REPORT on all prospective employees (e.g. the financial services industry).

To see a sample report, please go to the CREDIT REPORT section of Due Diligence's complete CI BACKGROUND INVESTIGATIONS report which is accessible at www.commercialinvestigationllc.com/Duesreport.pdf. Do your due diligence by making CI your first choice for a second impression.

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∞ INQUIRY SPOTLIGHT ∞

SSN & ADDRESS INFORMATION

CI's SSN & ADDRESS INFORMATION inquiry is a powerful investigative tool that verifies the validity of an applicant's Social Security Number, reveals various names (aliases) associated with the SSN and provides information on prior addresses and movement patterns, including the approximate dates of residence at each address.

CI's SSN & ADDRESS INFORMATION inquiry is appropriate for proper due diligence. It establishes an investigative starting point and allows for a more complete background investigation by verifying applicant provided information against a third party database, thus ensuring a thorough criminal investigation encompassing at least the last seven years of residence.

To learn how to add this search to your BACKGROUND INVESTIGATIONS inquiries and how best to utilize this information, please contact CI.

MEET OUR VICE PRESIDENT

Although my career has been relatively short, I have had the opportunity to enter several diverse ventures and take on new responsibilities and positions. I can honestly say that none have thrilled me as much as being involved with serving clients as the VP of Sales & Marketing with Commercial Investigations. CI gives me the opportunity to both offer and expand upon my education and experience in marketing and research.

I received my undergraduate degree and MBA in marketing from the University of Wisconsin-Whitewater. While attending UWW, I worked as the lead researcher for the Wisconsin Innovation Service Center (WISC). My experience at WISC fueled my drive to help clients make informed, proactive decisions. Through my experience at WISC, I realized the importance of early stage market research as well as competitive intelligence. For many clients of WISC, our reports were the closest thing to the gift of hindsight. Like Commercial

Investigations, WISC understood the importance of research—focusing on, as we call it at CI, the “Proactive Truth.”

At WISC, I primarily led research for clients involving competitive intelligence. Utilizing large databases and the Internet, we scanned thousands of trade magazines and publications for information regarding competitive activity. This included industry trends and new technologies. I have worked with hundreds of entrepreneurs, technology businesses and innovative manufacturers on analyzing new product and market development opportunities. My focus has been in competitive intelligence and licensing/strategic partner searches. I have also completed hundreds of new product feasibility reports, which included patent searches and market trend analysis. I continue to work with WISC providing consulting on research projects with a focus on software and Internet technologies. I have also been a guest speaker at WISC’s annual confer-

ence addressing Internet marketing strategies.

After WISC, I worked with the Milwaukee Bucks in their sales and marketing and community relations departments. The Bucks had high standards for both customer service and community relations. My own standards for excellent customer service, attention to detail, and community responsibility are based on the principles I experienced first hand with the Bucks. I bring with me to Commercial Investigations these high standards and attention to detail.

After working with the Bucks, I took a position as the Sales & Marketing Specialist at H.O. Bostrom Co., a manufacturer in Waukesha, WI. I helped develop their Internet marketing strategies and upgraded their IT resources. I also worked directly with several defense contractors related to Homeland Security.

Recently, I’ve been a managing partner with JT Clark Company, an Internet retailer. As a business owner, I’ve experienced

first hand the importance of background screening and taking a proactive approach to learning more about prospective employees. I urge you to utilize CI’s attention to detail and commitment to customer service. Let CI help you ensure that your employment policies and procedures demonstrate proper due diligence.



Travis Pyan
Vice President

TENANT BACKGROUND INVESTIGATIONS

Landlords spend, on average, considerably less time with prospective tenants than employers spend with prospective employees. CI’s TENANT BACKGROUND INVESTIGATIONS provides a valuable evaluation tool for landlords.

A CREDIT REPORT is the first inquiry that comes to mind when thinking about TENANT BACKGROUND INVESTIGATIONS. Rightly so. The CREDIT REPORT inquiry is the basis of all TENANT BACKGROUND INVESTIGATIONS. However, it shouldn’t be the only Inquiry considered. Some examples of CI inquiries landlords should also consider using include:

- ◆ EMPLOYMENT
- ◆ LANDLORD
- ◆ COUNTY CRIMINAL COURT
- ◆ STATEWIDE CRIMINAL COURT
- ◆ FEDERAL CRIMINAL COURT
- ◆ MULTISTATE CRIMINAL
- ◆ SSN & ADDRESS INFORMATION
- ◆ COUNTY CIVIL COURT
- ◆ GLOBAL SCAN
- ◆ SEX OFFENDERS REPORT

The EMPLOYMENT inquiry should be considered to verify a prospective tenant’s salary and ability to pay the required rent, as well as a means to gather relevant character data on the prospective tenant.

When utilizing the LANDLORD inquiry, a prospective landlord should consider doing multiple verifications, especially when a tenant does not have a considerable amount of time at any one location. While a current landlord inquiry should not be disregarded, prior landlord verifications should also be considered. In many instances, the objectivity of a prior landlord is an improvement over the current landlord who may have reason to not be as forthcoming with required verification information.

In addition to the CREDIT REPORT, EMPLOYMENT and LANDLORD inquiries, a landlord can also protect tenants and property by adding criminal record inquiries, SSN & ADDRESS INFORMATION, COUNTY CIVIL COURT, GLOBAL SCAN and SEX OFFENDERS REPORT inquiries.

The SSN & ADDRESS INFORMATION inquiry provides current and former addresses to compare against the information supplied by a prospective tenant, as well as approximate dates

of residence at each address to determine previous landlords and locations in which to conduct criminal court inquiries. This inquiry also reveals other names (aliases) associated with the SSN.

A COUNTY CIVIL COURT inquiry reveals past evictions and other civil cases involving a prospective tenant.

Making sure a prospective tenant is not found in the GLOBAL SCAN inquiry, which is a worldwide search of multiple terrorist databases, is also worthwhile.

The SEX OFFENDER REPORT inquiry and the various criminal court inquiries will discover felony and misdemeanor criminal activities by a prospective tenant.

Well rounded, inclusive TENANT BACKGROUND INVESTIGATIONS will provide landlords with peace of mind and reduce potential liability exposure. TENANT BACKGROUND INVESTIGATIONS should not be viewed as optional, but should be considered a business necessity and proper due diligence for all landlords.

MYSTERY CUSTOMER

MYSTERY CUSTOMER (a.k.a. Customer Intelligence) services provide business owners and managers with a valuable tool for improving their operations. Business owners and managers may also choose to use MYSTERY CUSTOMER services to evaluate their competitors.

CI's MYSTERY CUSTOMER service allows business owners and managers to:

- ◆ Look at their operations from their customers' perspective;
- ◆ Verify customer complaints;
- ◆ Obtain independent opinions and assessments; and
- ◆ Know how their employees perform and act when owner/management is not present.

Benefits obtained through the use of MYSTERY CUSTOMER services include:

- ◆ Assessment of customer service;
- ◆ Identification of areas that require improvement, such as physical layout and/or security; and
- ◆ Establishment of measures to improve

deficiencies.

Clients of CI's MYSTERY CUSTOMER services can choose covert audio, photography and/or videography surveillance. Customizable intelligence reports and one-time or continuous monitoring of their operations and/or the operations of their competitors are available.

Types of issues that can be assessed in a customer service/etiquette evaluation are:

- ◆ Communication;
- ◆ Manner;
- ◆ Attitude; and
- ◆ Helpfulness.

Industries that typically utilize MYSTERY CUSTOMER services include the retail, hospitality and airline industries. However, any business where customer contact, service and security are integral to its success is an appropriate MYSTERY CUSTOMER client.

Take a proactive approach to enhancing your organization's operations by contacting CI to discuss the development of a MYSTERY CUSTOMER program.

This publication is designed to provide accurate and authoritative information with respect to the subject matters covered. It is distributed with the understanding that CI is not engaged in rendering accounting or legal services.

CI'S GOALS

Provide thorough, timely and accurate private investigative services.

Maintain a high standard of quality and client service.

Promote solutions through relationships and dedication.

Diversify services offered by industry and location of clients.

Grow through continued reinvestment in the company.

COMMERCIAL INVESTIGATIONS LLC

**A Full Service Licensed
Private Investigative Agency**

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Services provided include:

BACKGROUND INVESTIGATIONS

CI provides accurate, timely, cost effective and fully compliant reports delivered with exceptional client service.

CONSULTING SERVICES

CI assists you in implementing a compliant background investigation process as well as providing assistance in implementing in-house procedures.

SURVEILLANCE SERVICES

CI offers high quality surveillance reports and supporting documentation derived through the use of the latest available technology.

PROCESS SERVING

CI delivers timely, cost effective, compliant and fully documented process serving that is delivered with exceptional client service.

MYSTERY CUSTOMER

CI provides detailed reports documenting your operations or that of your competitors.

COMPETITIVE INTELLIGENCE

CI assists you in gaining a competitive edge with discrete, thorough and valuable intelligence.

CI MISSION STATEMENT

Dedicated to providing innovative Private Investigative solutions to its clients and working with them to develop tailored services that meet their needs.