

COMMERCIAL INVESTIGATIONS LLC

CI TIMES



PROTECTION PLUS™

CI offers volunteer and nonprofit organizations a valuable BACKGROUND INVESTIGATIONS inquiry called PROTECTION PLUS™. PROTECTION PLUS™ has been developed to provide a timely and cost effective inquiry to identify adverse information about a volunteer or employee of a nonprofit organization. It is a combination inquiry which includes the results from both a SSN & ADDRESS INFORMATION inquiry and a MULTISTATE CRIMINAL inquiry. Only volunteers and employees of non-profit organizations may be checked using CI's PROTECTION PLUS™.

CI's SSN & ADDRESS INFORMATION inquiry is a powerful investigative tool that verifies the validity of a subject'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 identified 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 subject provided information against a third party database.

CI's MULTISTATE CRIMINAL inquiry is a powerful high-speed multi-jurisdictional search of state and county criminal record databases that quickly returns offender information in a condensed, easy to comprehend, format. CI's MULTISTATE CRIMINAL inquiry efficiently searches over 160 million criminal records from

multiple sources within numerous jurisdictions.

It is important to note that, although very powerful, the MULTISTATE CRIMINAL inquiry is not as up-to-date as a current residential jurisdiction criminal inquiry. Also, it may not contain lower level convictions data that other criminal inquiries would. Therefore, CI does not recommend that its clients rely solely on a MULTISTATE CRIMINAL inquiry to investigate a subject's criminal history. At a minimum, CI recommends that volunteer and nonprofit organizations also conduct a criminal record inquiry in the current residential jurisdiction of an applicant. CI also believes it is prudent for clients to conduct criminal record inquiries in those jurisdictions where a subject has resided for at least the past seven years, as identified by the SSN & ADDRESS INFORMATION inquiry and as indicated by the subject on their consent form. CI works with each client to design a specific package of inquiries that is both fiscally prudent for the client and enhances the client's responsibility to protect the safety of its employees, volunteers and customers.

The utilization of PROTECTION PLUS™ by volunteer and nonprofit organizations provides an extremely powerful starting point for their BACKGROUND INVESTIGATIONS. PROTECTION PLUS™ allows CI volunteer and nonprofit clients a cost effective way to enhance both their due diligence and risk mitigation.

Make CI's PROTECTION PLUS™ inquiry your first choice for a second impression.

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CI CLIENT CLUE

BACKGROUND INVESTIGATIONS REPORTS

Retrieving your Background Investigations reports on-line through CIWARE, CI's secure Internet based application, ensures you the highest level of security. CIWARE allows you the ability to print your reports when and where you want. You can also save reports as PDF files to a secure location on your network, your computer hard drive or directly to CD.

Reports are listed for approximately 90 days on the applicant list. You can search for these, and older reports not listed, by name or SSN. You can also sort the current applicant list by date ascending or descending and quickly scan the list for the subject you are looking for.

To gain a better understanding of the various efficiency options CIWARE provides, contact a CI representative to schedule an on-site Q&A training session.

WHERE IN THE WORLD IS SKIP?

SKIP TRACE THAT IS!

The pension plan records of Fictitious Company, Inc. show that Skip Trace, a former employee with a vested plan balance, has reached retirement age. Skip Trace's address on file is not current. Knowing full well that a plan sponsor must make a reasonable, good faith, effort to ensure that the plan's participants receive their entitled benefits, Mr. Plan Sponsor contacts COMMERCIAL INVESTIGATIONS. CI locates Skip through the use of skip tracing investigative techniques. Mr. Plan Sponsor is pleased that company staff time and energy has not been wasted on a non-core competency task of attempting to locate Skip through time consuming and inept searches. Within days, CI discovers that Skip Trace is living in Saint Martin. In such surroundings, he has forgotten all about Fictitious Company, but is pleased to find out that he will soon be receiving a modest monthly stipend.



The ultimate goal of skip tracing is the successful location of the subject. Skip tracing is similar to solving a puzzle. Information is gathered from various sources and all of the pieces must be put together properly in order to get a complete and accurate picture.

There are numerous reasons people hire CI to perform SKIP TRACE investigations. Some of those reasons include:

- ◆ Fiduciary responsibility
- ◆ Beneficiary
- ◆ Litigation
- ◆ Debt collection or payment
- ◆ Bail bond enforcement
- ◆ Repossession
- ◆ Child support
- ◆ Witness
- ◆ Heir
- ◆ Stock or bond holder
- ◆ Bank accounts / other assets
- ◆ Property ownership
- ◆ Alumni
- ◆ Retiree
- ◆ Criminal
- ◆ Missing person
- ◆ Lost relative, friend or loved one

There are generally two steps to performing a successful SKIP TRACE. The first step involves multiple database inquiries. Many of these databases are utilized exclusively by licensed private investigators. The first step ends when all database inquiries have been exhausted. The second step includes utilizing the information obtained to find anyone who may know, or have known, the subject and using them to discern the subject's current location. These people may include neighbors at last-known or previous addresses, relatives, former landlords, co-workers and business associates.

The second step, which includes personal contact, must be performed to conclude most SKIP TRACE investigations successfully. However, under certain circumstances, pretexts must be used to discern relevant information. There are often instances where a client does not want to risk "tipping off" the subject, therefore investigator deception may be required.

Locating Skip Trace for Fictitious Company was easy for CI. That's because it's what we do. Don't waste your time and energy the next time you need to locate that "lost" someone. Instead, contact CI for an efficient, professional and accurate SKIP TRACE investigation.

∞ INQUIRY SPOTLIGHT ∞

CREDIT REPORT

CI's CREDIT REPORT inquiry is appropriate for landlords evaluating a prospective tenant's creditworthiness and for employers in certain industries (e.g. financial services) or employers filling positions that allow access to company or customer cash, assets, credit cards, valuables or confidential information (e.g. comptroller or home health care worker).

CI's CREDIT REPORT inquiry obtains information such as a subject's responsibility and reliability in managing their personal finances. This information might also assist in determining whether a subject may possibly be tempted to commit a larcenous action. Adding this valuable inquiry to their BACKGROUND INVESTIGATIONS lets CI clients enhance both their due diligence and their risk mitigation.

CI does not recommend that clients utilize the CREDIT REPORT inquiry unless it is for tenant screening or is related to job functions and in compliance with established company policies and procedures.

To learn how to add this inquiry to your BACKGROUND INVESTIGATIONS, or for further information, please contact a CI representative.

INTERNATIONAL VERIFICATIONS

Today, we live in a very global and transient society. Government statistics show that 11.5% of the US population consists of immigrants. In 2000, there were 7 million unauthorized immigrants residing in the US. There are numerous people residing in the US on temporary work visas. There are also many US citizens who have spent time living abroad. Additionally, many US companies hire foreigners to work for them in their own countries. Background investigations statistics indicate that international subjects present falsified information about 20% of the time. Even though information from outside the US may be more expensive or difficult to obtain, that does not relieve an employer from its responsibility to perform due diligence in its hiring practices. Therefore, consideration should be given to including international inquiries in BACKGROUND INVESTIGATIONS to enhance not only due diligence, but risk mitigation as well.

Employers cannot assume that the government has performed an adequate background check just because an individual has been issued a visa. Of course, the government has increased checks on foreign visitors and workers in recent years. However, these checks are primarily aimed at keeping terrorists and international

fugitives from entering the US. They are not aimed at identifying lesser convictions that may be relevant to job performance or employee and customer safety, nor are they aimed at the verification of professional licenses, education and employment.

For employment, volunteer and tenant BACKGROUND INVESTIGATIONS, CI has access to criminal records in more than 180 countries. For BUSINESS TRANSACTION BACKGROUND INVESTIGATIONS (e.g. mergers and acquisitions), CI also has access to civil records in most of these countries. Note however, turnaround time for international inquiry results may be longer than CI's US results average of two business days. It generally takes three or four business days to obtain international results, sometimes longer.

Proper due diligence should include, at a minimum, criminal record inquiries in those jurisdictions where a subject has resided for the past seven years, regardless of location. It is also prudent to include professional license, education and employment verifications from outside the US. Through CUSTOMIZED INQUIRIES, CI makes every effort to cost effectively verify all of the information clients require to make informed business decisions.

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.