

COMMERCIAL INVESTIGATIONS LLC

CI TIMES



"ACT. DON'T REACT!" CI OFFERS CLIENTS THE PROACTIVE TRUTH™

Commercial Investigations understands the importance of being proactive when it comes to discovering the truth about prospective employees, tenants or business partners. Proactive is acting rather than reacting; choosing consciously; acting of essence, truth, authenticity. The truth is a fact that has been verified.

CI verifies facts regarding subjects, thus authenticating the truth and allowing wise choices to be made. Why wait to find out the truth about an employee or tenant until after they harm your organization or property? By being proactive in the hiring or leasing process, employers and landlords responsibly reduce risks by minimizing the chance of bringing in individuals who have misrepresented themselves on applications or in interviews.

Consider these findings regarding job applicants:

- ◆ 18.7% lie about past criminal behavior.
- ◆ 29.6% misrepresent education history.
- ◆ 25% misrepresent employment history.
- ◆ 23% have used aliases.
- ◆ 29% have resided at addresses not disclosed.
- ◆ 16% have had serious motor vehicle violations.
- ◆ 6% supply false Social Security Numbers.¹

These misrepresentations could be discovered prior to employment and provide proper insight or "proactive truth" about a potential hire that might save your organization both aggravation and money. Aside from possible liability due to negligent hiring, the cost of turnover alone can far exceed the cost of responsible proactive background investigations. The cost of turnover is estimated to be 1/3 of an employee's annual salary by the US Department of Labor. Some consulting firms estimate the cost of turnover to approximate 1.5 times an employee's annual salary.

CI provides detailed information on the history of subjects investigated. The information CI provides is essential for making proactive hiring/leasing/business decisions, thus reducing turnover, losses from theft and fraud, and limiting the potential of civil liability. It pays to be proactive.

When it comes to the safety of your employees and customers, saving money by assuming that the cost of something harmful occurring will be less than the cost of being proactive, usually turns out badly for employers and landlords. It is risky to subject your organization to uncertainty and bad publicity, as well as irresponsible to put employees or customers unnecessarily at risk. The cost of litigation and attorney fees from one bad hire or

tenant can easily exceed any savings achieved by not performing background investigations. The argument of cutting corners to save money is unlikely to satisfy a jury, your shareholders or your conscience.

It's easy to be reactive and that is, unfortunately, the way many organizations fall into bad routines and risky policies. Being reactive and procrastinating is the lazy way. It is less work and cost upfront but inevitably the cost, and then some, is paid later on. The biggest mistake many employers and landlords make is waiting for something unfavorable to happen before taking action.

For businesses, CI's consulting service is the proactive way to audit internal processes before major compliance or liability issues arise. Use CI's expertise to see if your hiring process measures up to industry standards and whether your practices can be defended in court or in a deposition. CI can help you establish benchmarks and make sure your hiring practices are proactive.

For landlords, CI provides the proactive truth regarding potential tenants. Why wait to find out the truth about a potential tenant until their rent check bounces or until they damage your property, injure another tenant or leave without giving proper notice? Many potential problems related to renting properties can be avoided by proactively seeking the truth about prospective tenants and renting only to those who are responsible and trustworthy. Proactively spending a nominal fee to perform a tenant background investigation prior to leasing can save you from much larger and costlier headaches later on.

CI provides the proactive truth about more than just potential employees and tenants. CI's competitive intelligence reports provide the truth about competitors' market intentions and product development before new products or technologies enter the market place. CI focuses on the PROACTIVE TRUTH™, allowing your company to be proactive with responses to competitors, not reactive. Competitive Intelligence is essential before making new product development decisions, investing in new technologies or entering new market sectors.

CI also provides the proactive truth for businesses by offering Mystery Customer. Mystery Customer is a proactive way to evaluate services and security before customers are lost or merchandise goes missing.

CI's services can be tailored to meet a client's exact needs, thus providing only the relevant information needed to make the decision making process easier and more proactive. CI provides client's with the PROACTIVE TRUTH™. Act rather than react. Choose consciously and responsibly based on authenticated and verified facts.

Make CI your first choice for a second impression.

¹Don't Hire A Crook! (DeMey & Flowers, 1999, P. 9).

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CI CLIENT CLUE

RETRIEVING THE FCRA LETTER IN CIWARE

The Fair Credit Reporting Act (FCRA) requires that users of consumer reports, i.e. CI clients, include a copy of the subject's report and summary of their rights with any preadverse action notice. The preadverse action notice is only required when a client decides, based upon CI's report, that they are not going to hire or lease to the subject.

The summary of rights is referred to in CIWARE as the FCRA Letter. Clients can print this by accessing the report and choosing FCRA Letter from the drop down menu that defers to complete report. The FCRA Letter is not part of CI's complete reports and thus needs to be selected and printed separately.

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.

Com

Effective January 31, 2008, the Federal Trade Commission requires new notices pertaining to **BACKGROUND INVESTIGATION** and **Consumer Reports**. As a consumer reporting agency, you are required to comply with the Fair Credit Reporting Act (FCRA) and the Fair and Accurate Credit Transactions Act (FACTA). The notices required by the FCRA and FACTA regulations were published in the Federal Register on Tuesday, January 22, 2008.

The two notices are: "Background Investigation: Summary of Your Rights Under the Fair Credit Reporting Act" and "Consumer Reports: Summary of Your Rights Under the FCRA."

Although the notices are required to be distributed with all consumer reports, CI has not yet received all its current notices. This notice is an informational regulation and may remain in effect until the notices are received.

As you are required to provide the notices to consumers, you may wish to consider the following:

For more information regarding the **BACKGROUND INVESTIGATION** forms, or for further information, please contact a CI representative.

HAPPY NEW YEAR!

The staff of CI wish you a happy, safe and prosperous 2005!



Michelle



Don



Travis



Due



Skip

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.