



Background Check Buyer Beware

Buyer BEWARE when ordering a background check. "Instant nationwide" searches are often useless.

Background checks have become a necessary part of doing business. When hiring a nanny for their children, for example. And, what business wouldn't want to check the background of a person hired to manage their bank accounts, run a cash register or handle inventory?

SURPRISING TRUTH: An instant "National Database" with all criminal records does not exist. Right now you are probably sure that I am crazy. "Why just last night on Law & Order they got the bad guy's record . . ." There you are talking about NCIC, the National Crime Information Center or otherwise known as the FBI files. While the FBI maintains the best and most accurate records (yet still sorely lacking in information about criminals), unfortunately, you can't get them, unless you are a federally insured bank, a defense department contractor, a nuclear power plant, a branch of the government itself or some other such entity.

Some people are convinced that the government has databases with all of our personal information from criminal history to credit and health information. If that were true, why does it take the government four months and spend \$2400 to conduct a background check? Don't believe me? Look here: <http://www.opm.gov/extra/investigate/FIN-2002/fin02-01Attach1.asp>

SURPRISING TRUTH: The companies that sell Nationwide information advertise that they search everywhere, or at least that's what they want you to believe. Using the word Nationwide is designed to make you think that they check everywhere.

So if there's no such thing as an instant Nationwide Database what are these companies selling?

The companies that collect and sell these database records, and the hundreds of companies that re-sell this information do not emphasize the weaknesses of their systems. This is why they emphasize the words "instant" and "Nationwide" in their promotions. Many (mostly the uninformed) seem to buy the cheap and instant. Can you imagine a website that advertised "Slow And Expensive Limited Area Background Checks"? In fact to get accurate records in most of the Country it still requires the subject records being searched in each county the subject has lived when an adult or juvenile.

These "Instant Database" companies get records where they can get them for free; usually from a state's Department of Corrections, which means you are only getting information on a subject if he/she has been convicted of a felony and sentenced to prison. You do not get many of the arrests and convictions, misdemeanors and felonies and the courts final disposition of the case - guilty or not guilty plus the sentence.

If you are getting only felony convictions, you are getting only a small piece of the pie. For example; a person could be arrested twice for having drug paraphernalia or drug possession; domestic violence assault or vehicular prowling or shoplifting. If the records you are getting only include felony convictions, you would have no record of that person's real criminal behavior.

The other problem that these Instant Nationwide background checks have is that in many areas of the country they get no information at all because the states or the county superior courts or district courts don't furnish them with free records.

Here is another example: Suppose you are a subject who has lived in San Francisco, Las Vegas, Salt Lake City, Boston, Atlanta or New Orleans (just to name a few) and you want to do a criminal background check. You go online and type in "background check" in Yahoo or Google and right away you see the ads for the "Instant Nationwide" background checks. You choose one of the websites that offers instant records, you pay your \$19.95 or \$49.95 and you provide the information on the person you want to check-out. Instantly the website tells you that there is no record found based on the info that you have provided. You feel great! You go ahead and tell the nanny that she can start tomorrow because she has passed the background check. Here comes the big kick in the gut. . . What the website didn't tell you is that their database records did not even search any of those areas the person actually lived (due to the fact that they were unable to procure criminal information from the Counties the subject lived). You just paid \$19.95 or \$49.95 and got NOTHING, ZERO, ZIP, NADA on your subject!

BUYERS BEWARE! Know your Background Check companies procedures and what criminal databases they access.



*In observance of Thanksgiving Day
Our office will be closed on
Nov. 24, 2011*



Orca Information, Inc. Privacy Statement

This privacy statement explains our privacy practices for our customers who use our services for the purpose of tenant and/or employment screening as well as evicting tenants.

Orca's Commitment to Privacy

Orca respects your right and your applicant's right to privacy. Your ability to make informed choices about the uses of the confidential information you send to Orca is important to us. This privacy statement explains our policy regarding the collection, use, -- disclosure and protection of personal information.

What is Personal Information?

Personal information – identifies an individual or is directly associated with a specific person or entity such as a name, address, telephone number, email address, credit card number, or information about activities which can be directly linked to that person. Personal Information also includes information such as your ownership of property or a company that may be involved at some level with Orca and the services we provide. Reference in this policy state to "you" or "your" also includes your spouse and others included in your business association with Orca Information including applicants for screening purposes and/or tenants involved in an eviction process.

Collection of Personal Information

We collect personal information you provide us, such as when you:

- Sign up for or bring to date your account information;
- Send in a rental, employment or extension of credit application for processing;
- Give us credit card information for payment of account;
- Contact us for any reason through fax, phone or Internet

Sharing Personal Information

We do not sell, rent, share or disclose personal information to third parties without your prior consent unless required for the sake of processing screening reports or evictions or making payment on an account. Then it is only on a, "need to know" basis for the sake of a legitimate business purpose.

Other Uses and Disclosures

In addition, we may use or disclose personal information in the good faith belief that we are lawfully authorized to do so, or that doing so is reasonably necessary to protect you, to comply with legal process or authorities, to respond to any claims, or to protect the rights, property or personal safety Orca Information, our clients, our employees or the public. Information about our clients, including personal information, may be disclosed or transferred as part of, or during negotiations or, any merger or sale of company assets or acquisition.

Protection of Personal, Credit Card and/or Credit File Information

We have adopted security measures in an effort to protect personal information from loss, misuse or alteration while it is under our control. We use technical, contractual, administrative and physical measures in an effort to protect against unauthorized access.

Further, when you or a screening applicant enters personal information online, that information is encrypted using a security protocol called SSL (Secure Sockets Layer), which encrypts all information prior to transmitting it over the Internet. We also use SSL to allow you to securely view reports online.

Screening reports online are accessible only by using a password. To protect the confidentiality of personal information in your online account, you must keep your password confidential. You are responsible for all uses of www.orcainformation.com by anyone using your password. If others have access to your computer or email, they may be able to find your information in your user profile. You should not use an email account operated by an employer because many employers have the legal right to view your email or online accounts. Please advise us immediately at orca@orcainfo.com if you believe your password has been misused.

Questions or Concerns

If you have any questions or concerns about this privacy statement or would like to contact us for any reason, you can do the following:

- Call a Compliance Officer at 800-341-0022
- Email a Compliance Officer at compliance@orcainfo.com
- Write to us at: Orca Information, Inc., PO Box 277, Anacortes, WA 98221 Attn: Compliance Department

Changes to this Statement

We reserve the right to change this privacy statement at any time, but will alert you that changes have been made by indicating at the top of the privacy statement the date it was last updated. We encourage you to review our privacy statement to make sure you understand how information you provide will be used.



ORCA ♦ WISDOM ♦
Employees don't stay with you
unless they feel that you care for
them first as people.
Fred Kiel