

FAIR CREDIT REPORTING ACT BACKGROUND DISCLOSURE AND AUTHORIZATION
FOR EMPLOYMENT PURPOSES

DISCLOSURE: Janney may now, or at any time during employment, obtain information about you for employment purposes from a third party consumer reporting agency. Thus, you may be the subject of a *consumer report* or an *investigative consumer report* containing information about your character, employment history, general reputation, criminal records, education, qualifications, professional credentials and credit history. That information may be requested from prior employers, educational institutions and various Federal, State, County and other agencies that maintain records on you. We must have your authorization before we can seek a report. In the event that information from the report is used in whole or in part in making an *adverse decision*, before making the adverse decision we will provide you a copy of the consumer report and a written notice of your rights under the Fair Credit Reporting Act, 15 U.S.C. §1681 *et seq.* Be aware that if you are employed by Janney, the authorization to obtain information about you allows Janney to obtain such information throughout your employment. Please note that Janney does not request, obtain or use an applicant's criminal history until after the applicant is extended a conditional offer of employment.

You have the right, upon written request within a reasonable period of time after receipt of this notice, to ask whether a consumer report has been obtained and that we make a complete and accurate disclosure of the nature and scope of the information requested.

The company preparing the report is: *Business Information Group*, P.O. Box 541, Southampton, PA, 18966. For the consumer compliance officer, call 800-260-1680.

Additional information concerning the Fair Credit Reporting Act, 15 U.S.C. § 1681 *et seq.*, is available at the Consumer Financial Protection Bureau's website, www.consumerfinance.gov, or by writing to: Consumer Financial Protection Bureau, 1700 G Street, N.W., Washington, DC 20552.

AUTHORIZATION: By signing below, I hereby authorize all entities, including but not limited to present and former employers, schools, licensing agencies, criminal justice agencies, financial institutions, motor vehicle departments, and consumer reporting agencies to release information about me, as described above, to Janney Montgomery Scott LLC, its parent and affiliates, and/or Business Information Group. I acknowledge and agree that this Authorization Form shall remain valid and authorize the release of such information at any time during my employment.

Full Name: Andriy Demkiw Birth Month/Day (year not required): 12/20

Other Names Used: _____ Social Security Number: 202-82-0965

Current Address: 843 Welton St Philadelphia PA 19116

Previous Address: 833 N. Franklin St. Philadelphia PA 19123

Email Address: ademkiw@gmail.com

Signature: Andriy Demkiw Date: 05/11/17

A Summary of Your Rights under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies. (Credit bureaus gather and sell information about you- such as if you pay your bills on time or have filed bankruptcy -to creditors, employers, landlords and other businesses; specialty agencies sell information about check writing histories, medical records, and rental history records.) The following is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- You must be told if information in your file has been used against you. Anyone who uses information from a consumer reporting agency to take action against you – such as denying an application for credit, insurance or employment – or take another adverse action against you – must tell you, and must give you the name, address and phone number of the agency that provided the consumer report.

- You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your “File Disclosure”). You will be required to provide proper identification, which may include your Social Security number. You are entitled to a free disclosure if:

- a person has taken action against you because of information in your credit report;
- You are the victim of identity theft and place a fraud alert in your file;
- Your file contains inaccurate information as a result of fraud;
- You are on public assistance;
- You are unemployed but expect to apply for employment within 60 days.

In addition, you are entitled to one free disclosure report every twelve months, upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for more information.

- You have the right to ask for a credit score. Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

- You have the right to dispute inaccurate information. If you identify information in your file that is inaccurate or incomplete, and report it to the consumer reporting agency, the agency must investigate the items in dispute, usually within thirty days, unless your dispute is frivolous. The agency must give you a written report of the investigation and a copy of your report if the investigation results in any change. If the agency’s investigation does not resolve the dispute, you may add a brief statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

- You may have the right to a notice of dispute. If you tell anyone, such as a creditor who reports to a consumer reporting agency, that you dispute an item, they may not then report the information to a consumer reporting agency without including a notice of your dispute. In addition, once you’ve notified the source in writing, it may not continue to report the information if it is, in fact, an error.

- Consumer reporting agencies must correct or delete inaccurate, incomplete or unverifiable information, usually within thirty days. However, the agency may continue to report information it has verified as accurate.

- Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies more than ten years old.

- Access to your file is limited. A consumer reporting agency may provide information about you only to people with a need recognized by the FCRA, usually to consider an application with a creditor, insurer, employer, landlord or other business.

- You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer or prospective employer without your written consent.

- You may limit “prescreened” offers of credit and insurance you get based on information in your credit report. Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

- You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FARA, you may be able to sue in state or federal court.

- Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and may states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General.

For information about your federal rights, contact the Securities and Exchange Commission, 100 F Street N.E., Washington, DC 20549.