

SOCIAL MEDIA BACKGROUND CHECK

Alliance Risk Group Demo • Report Type: Comprehensive • Completed: 04/11/2022

CANDIDATE INFORMATION



Hudson Doe

2222 West Avenue

Sacramento, CA 94208

987-654-3210

huds40@hotmail.com

EMPLOYMENT

EDUCATION

Csu Sacramento, 2023

REPORT SUMMARY

A review of Hudson Doe's publicly available online content was completed by Alliance Risk Group.

FLAGGED CONTENT



INTOLERANCE



VIOLENCE

TOTAL FLAGS: 5



2



0



0



N/A



1



2

CONFIRMED ACCOUNTS: 5



Micro-blogging:
Twitter



Social Network Profiles:
Facebook, LinkedIn



Other:
GitHub, Parler



Picture and Video Sharing:
Instagram



INTOLERANCE

OTHER

Parler

Identifiers: First Name, Last Name, Email

2020

"asked my asian waitress to double check that my kung pao chicken wasnt actually their family dog or something...cant believe thats how the kung flu started. sickos."

Filter: Intolerance | **Year:** 2020 | **Type:** Subject generated content

"you have the right to say anything you want, like i have the right to say asians are the reason why covid is in america and those hate crimes are justified"

Filter: Intolerance | **Year:** 2020 | **Type:** Subject generated content



Twitter

Identifiers: First Name, Last Name, Username, Current Address

2019

"housekeeper let herself in my room without knocking, and i had the do not disturb on the doorknob. freaking go back to mexico if you cant read"

Filter: Intolerance | **Year:** 2019 | **Type:** Subject generated content



VIOLENCE



Facebook

Identifiers: First Name, Last Name, Current Address, Education

2019

"if you ever see me get jumped, you better run, cause im about to start shooting"

Filter: Violence | Year: 2019 | Type: Share

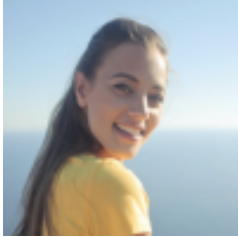
"my sister said she felt uncomfortable with my gun sitting on the kitchen table. i said why, do you think its going to get up and shoot you? freaking dumbass. i might shoot her just to make her shut up."

Filter: Violence | Year: 2019 | Type: Subject generated content

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CANDIDATE INFORMATION



Tina Doe

12345 State Street

Santa Barbara, CA 93101

805-555-0000

tinabobena@yahoo.com

EMPLOYMENT

Sharkeez, Waitress

EDUCATION

Ucsb, 2022

REPORT SUMMARY

A review of Tina Doe's publicly available online content was completed by Alliance Risk Group.

FLAGGED CONTENT



ILLCIT DRUGS



UNDERAGE DRINKING



VIOLENCE

TOTAL FLAGS: 5



N/A



N/A



2



N/A



2



OTHER

1

CONFIRMED ACCOUNTS: 3



Picture and Video Sharing:

Instagram



Micro-blogging:

Twitter, Reddit



ILLICIT DRUGS



Instagram

Identifiers: First Name, Last Name, Username

2022



Filter: Illicit Drugs | **Year:** 2022 | **Type:** Subject generated content

When you're at the peak of your trip and look at your dog



Filter: Illicit Drugs | **Year:** 2022 | **Type:** Subject generated content



VIOLENCE



Twitter

Identifiers: First Name, Last Name, Current Employer

2021

"just slapped my coworker upside the head"

Filter: Violence | Year: 2021 | Type: Subject generated content

2022

"honestly hate the restaurant industry. next person that tips me under 10% im following to the parking lot and beating with a sock full of pennies"

Filter: Violence | Year: 2022 | Type: Subject generated content



UNDERAGE DRINKING

OTHER

Reddit

Identifiers: First Name, Last Name, Email, Username

2017

"i snuck a flask of vodka into hs grad and crashed my grandmas car into a telephone pole. AMA"

Filter: Underage Drinking | Year: 2017 | Type: Subject generated content

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CANDIDATE INFORMATION



Peter Doe
4321 North Parkway
Washington, DC 20009
1234567890
peter.doe.3920@gmail.com

EMPLOYMENT

Bain & Company

EDUCATION

Ucla, 2018

REPORT SUMMARY

A review of Peter Doe's publicly available online content was completed by Alliance Risk Group.

FLAGGED CONTENT



INTOLERANCE



MARIJUANA

TOTAL FLAGS: 5



3



0



N/A



N/A



2



OTHER N/A

CONFIRMED ACCOUNTS: 3



Social Network Profiles:
Facebook, LinkedIn



Micro-blogging:
Twitter



Facebook

Identifiers: First Name, Last Name, Email, Username

2018

"happy 420 peoples"

Filter: Marijuana | **Year:** 2018 | **Type:** Subject generated content

"con: unpaid internship...pro: found the janitors weed stash in a random closet and now im so high i forgot what my boss told me to do lol"

Filter: Marijuana | **Year:** 2018 | **Type:** Subject generated content

2016

doc: how are you feeling billy?
billy: cut the [REDACTED], doc. gimme the [REDACTED] weed card and let's move on



Filter: Marijuana | **Year:** 2016 | **Type:** Share



INTOLERANCE



Twitter

Identifiers: First Name, Last Name, Date Of Birth, Current Address

2016

"i just got dmd by a womens rights activist. i told her she had the right to shut up and make me a sandwich"

Filter: Intolerance | **Year:** 2016 | **Type:** Subject generated content

"women make less money because they DESERVE less money"

Filter: Intolerance | **Year:** 2016 | **Type:** Like/Follow

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You may view the file maintained on you by Alliance Risk Group by sending a secure email request and submitting proper identification. Alliance Risk Group will securely email the file to you. You may also obtain a copy of this file, upon submitting proper identification and paying the costs of duplication services, by mail; you may also receive a summary of the file by telephone upon written request with proper identification. Alliance Risk Group has trained personnel available to explain your file to you, including any coded information. If you would like additional information regarding your disclosure rights, you can request this information from Alliance Risk Group.

Email: Sales@allianceriskgroup.com

Telephone | 518-514-2944

Mail | 56 Clifton Country Road, Suite 203, Clifton Park, NY 12065

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Consumer Rights Under California Civil Code 1786.22

FOR CALIFORNIA RESIDENTS ONLY

- (a) An investigative consumer reporting agency shall supply files and information required under Section 1786.10 during normal business hours and on reasonable notice.
- (b) Files maintained on a consumer shall be made available for the consumer's visual inspection, as follows:
- (1) In person, if he appears in person and furnishes proper identification. A copy of his file shall also be available to the consumer for a fee not to exceed the actual costs of duplication services provided.
 - (2) By certified mail, if he makes a written request, with proper identification, for copies to be sent to a specified addressee. Investigative consumer reporting agencies complying with requests for certified mailings under this section shall not be liable for disclosures to third parties caused by mishandling of mail after such mailings leave the investigative consumer reporting agencies.
 - (3) A summary of all information contained in files on a consumer and required to be provided by Section 1786.10 shall be provided by telephone, if the consumer has made a written request, with proper identification for telephone disclosure, and the toll charge, if any, for the telephone call is prepaid by or charged directly to the consumer.
- (c) The term "proper identification" as used in subdivision (b) shall mean that information generally deemed sufficient to identify a person. Such information includes documents such as a valid driver's license, social security account number, military identification card, and credit cards. Only if the consumer is unable to reasonably identify himself with the information described above, may an investigative consumer reporting agency require additional information concerning the consumer's employment and personal or family history in order to verify his identity.
- (d) The investigative consumer reporting agency shall provide trained personnel to explain to the consumer any information furnished him pursuant to Section 1786.10.
- (e) The investigative consumer reporting agency shall provide a written explanation of any coded information contained in files maintained on a consumer. This written explanation shall be distributed whenever a file is provided to a consumer for visual inspection as required under Section 1786.22.
- (f) The consumer shall be permitted to be accompanied by one other person of his choosing, who shall furnish reasonable identification. An investigative consumer reporting agency may require the consumer to furnish a written statement granting permission to the consumer reporting agency to discuss the consumer's file in such person's presence.

A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

The federal Fair Credit Reporting Act (FCRA) promotes the 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 (such as agencies that sell information about check writing histories, medical records, and rental history records). Here 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 a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to 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 information.
- **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. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse 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, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional 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 incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting 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 that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need — usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

- **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 a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

- **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).

- The following FCRA right applies with respect to nationwide consumer reporting agencies:

Consumers have the right to obtain a security freeze

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **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 FCRA, 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.

For Canada and UK Only

Canada: The following information was collected from publicly-available social media sources. Alliance Risk Group does not guarantee its accuracy or relevance for the purpose for which it was requested. Social media may contain information related to protected status under federal or provincial human rights laws. You are responsible for compliance with your obligations under applicable law in the collection and use of this information.

UK: The following information was collected from publicly-available social media sources. Alliance Risk Group does not guarantee its accuracy or relevance for the purpose for which it was requested. Social media may contain information considered sensitive personal data under the Data Protection Act 1998 or a protected characteristic under the Equality Act 2010. You are responsible for compliance with your obligations under applicable law in the collection and use of this information.

States may enforce the FCRA, and many 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:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, SE Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street S.W. Washington, DC 20423

5. Creditors Subject to Packers and Stockyards Act, 1921

Nearest Packers and Stockyards Administration area
supervisor

6. Small Business Investment Companies

Associate Deputy Administrator for Capital Access
United States Small Business Administration
409 Third Street, SW, 8th Floor
Washington, DC 20416

7. Brokers and Dealers

Securities and Exchange Commission
100 F St NE
Washington, DC 20549

8. Federal Land Banks, Federal Land Bank Associations, Federal
Intermediate Credit Banks, and Production Credit
Associations

Farm Credit Administration
1501 Farm Credit Drive
McLean, VA 22102-5090

9. Retailers, Finance Companies, and All Other Creditors Not
Listed Above

FTC Regional Office for region in which the creditor operates or
Federal Trade Commission: Consumer Response Center - FCRA
Washington, DC 20580
(877) 382-4357