

Before you ask us to conduct an investigation be sure that your request falls into one of these categories.

Guidelines for Permissible Purpose:

1. For use in official government duties or obligations by a federal, state, or local government agency, or any officer, employee, or agent of such agency.
2. For use in official law enforcement duties or obligations by a federal, state, or local law enforcement agency, or any officer, employee, or agent of such agency.
3. For use by a financial institution or any officer, employee, or agent of a financial institution in the course of investigating misconduct or negligence on the part of any officer, employee, or agent of the financial institution as part of an institution's required risk control program or to detect or prevent actual or potential fraud.
4. For use by an insurance institution or any officer, employee, or agency of an insurance institution, as part of an insurance investigation into criminal activity, fraud, or other investigations authorized under state law, regulations, interpretations, or order as part of an institution's required risk control program or to detect or prevent actual or potential fraud.
5. For use for any of the following purposes as they relate to consumer insurance: account administration, reporting, investigating, preventing fraud or material misrepresentation, processing insurance claims, or as otherwise required or specifically permitted under federal or state law.
6. For use by a state-licensed Private Investigator or investigative firm to collect child support from a person adjudged to have been delinquent in his or her obligations by a federal or state court, so long as the investigator has been authorized by an order or judgment of a court of competent jurisdiction and is authorized to act on behalf of the person to whom the obligation is owed.
7. For use as necessary to effect, administer, or enforce a transaction requested or authorized by the consumer, including location for collection of a delinquent account.
8. For use to protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability.
9. For use in required institutional risk control programs.
10. For use in resolving customer disputes or inquiries.
11. For use by persons, or their representatives, holding a legal or beneficial interest relating to the consumer.
12. For use by persons acting with the consumer's consent in a fiduciary or representative capacity on behalf of the consumer.
13. For use in complying with federal, state, or local laws, rules, and other applicable legal requirements.
14. For use in complying with a properly authorized civil, criminal, or regulatory investigation, subpoena, or summons by federal, state, or local authorities.
15. For any other use permitted nor restricted by law and which may reasonably be expected to be part of the normal course and scope of your business or profession or **FOR USE FOR ANY NON-BUSINESS CLIENT.**