

# What You Should Know About LexisNexis™ Person Locator Products and the Gramm-Leach-Bliley Act (GLBA)

As a leader in global information, LexisNexis™ offers a comprehensive collection of Person Locators that are GLBA-compliant while at the same time providing access to the deepest and most current online content.

## Access relevant Person Locator information quickly and easily

- Whether you access LexisNexis at [www.lexis.com](http://www.lexis.com), [www.nexis.com](http://www.nexis.com), or through our classic software, you will be required to select a permissible use prior to searching any GLBA-regulated information.
- If you have and select a permissible use, your search will automatically include post-July 1, 2001, credit header information, if available.
- If you indicate that you do not have a permissible use under GLBA, your search will automatically be directed to non-GLBA regulated data, including credit header data updated through June 30, 2001.

## Additional Person Locator Information is now included automatically

Whether or not you have a permissible use under GLBA, we have enhanced each Person Locator group file search with continually updated non-GLBA regulated information from:

- Additional sources of nationwide White Pages data
- Military Records
- Death Records
- Names and addresses of more than 350,000 persons who have registered with the IRS to receive most tax forms, publications and instructions
- Federal Aviation Administration Airmen Directory

Effective July 1, 2001, the Gramm-Leach-Bliley Act (GLBA) placed strict limits on purposes for which a financial institution may disclose “non-public personal information.” This type of information is contained in the credit header data LexisNexis and its competitors receive from the credit bureaus. The GLBA and subsequent regulations issued by the FTC and other federal agencies directly affect the Person Locator products derived from such credit header data.



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# Gramm-Leach-Bliley Permissible Uses

## Fraud Prevention/Detection\*

- Fraud prevention or detection by government sector
- Fraud prevention or detection by private sector
- Due diligence research on potential or existing customers or applicants
- Due diligence research on potential or existing vendors
- Due diligence research on present or future alliances or acquisitions
- Insurance claims investigation
- Asset verification
- Locate criminals, witnesses and victims of fraud
- Locate beneficiaries and heirs
- Locate customers for legal purposes
- Child support enforcement
- Risk management analysis

## Legal Compliance\*

- Locate beneficiaries and heirs
- Locate customers for legal purposes
- Locate shareholders
- Locate pension beneficiaries
- Legally required employee investigation
- Legally mandated authentication
- Service of process for legal compliance
- Insurance claims investigation
- Bankruptcy asset verification

## Required Institutional Risk Control\*

- Required credit risk management
- Legally mandated authentication

## Transactions Authorized by Consumer\*

- Collection activities
- Skip tracing to locate debtors
- Skip tracing to locate references
- Child support enforcement
- Asset verification

## Use by Persons Acting in a Fiduciary Capacity to the Consumer\*

- Locate beneficiaries and heirs
- Locate shareholders
- Locate pension beneficiaries

## Use by Persons Holding a Legal or Beneficial Interest Relating to the Consumer\*

- Child support enforcement
- Locate beneficiaries and heirs
- Locate shareholders
- Locate pension beneficiaries
- Due diligence research on potential or existing customers or applicants
- Due diligence research on potential or existing vendors
- Due diligence research on present or future alliances or acquisitions

*The above list is being furnished for the purpose of setting out examples of reasons for which GLBA-regulated data may be used within the GLBA exceptions. By providing this list, LexisNexis is not offering legal advice to its users, and this list should in no way be construed as a definitive interpretation of the GLBA or its regulations.*

\* Represents a permissible use under the Gramm-Leach-Bliley Act. The bullet points following each permissible use are possible applications for use of the GLBA-regulated data under each permissible use.

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