

THE FRICK COMPANY

VERIFACTS SERVICES

Employment Verification

Our Employment Verification Service is aimed at helping employers spend less time and money handling and completing requests from banks, mortgage companies, government agencies and employers for information about your current or former employees.

Employer Benefits

- HR and Payroll are able to focus more on core tasks
- Program represents a benefit to employees
- No setup or implementation charges
- No fees for data storage or collection
- Verifier acceptance increases program compliance
- Location level reporting available
- Potential for single-source advantages with other Frick programs
- 21 offices nationwide

Employee Benefits

- Faster response and loan/credit approval
- 24/7 secure access
- Employees can obtain multiple Authorization Codes
- Employees can block/unblock access
- Employees can terminate Authorization Codes at will
- Employees can review account activity for up to 60 days
- Lower verifier fees may translate into employee savings
- Customer service available

Verifier Benefits

- Faster access
- No setup or ongoing membership fees
- Callers are not required to listen to each menu, resulting in lower 900 # costs
- 24/7 access to verification of employment and wages
- VeriFacts is considered an acceptable third-party verification source by Freddie Mac and Fannie Mae
- Goldworks allows verifiers to work within their existing network of services

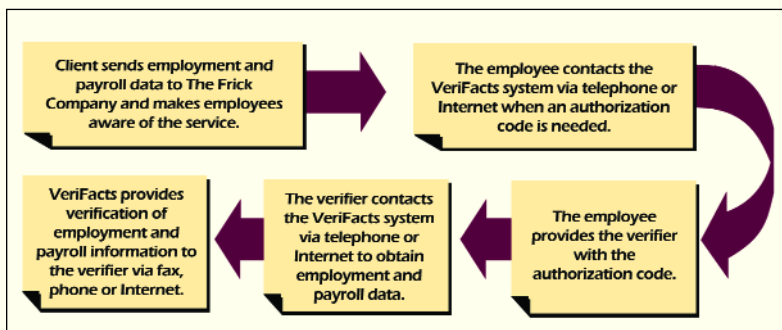
The VeriFacts Verifier Program

Our Verifier Program provides verifiers with access to three levels of employment and wage information:

- **Employment Verification** consisting of employee name, job title, original hire date, most recent hire date, separation date (if applicable), status (employed, separated, etc.), as well as whether the employee is full-time or part-time.

- **Employment Verification with Pay** consisting of all employment verification information above, plus the employee's current rate of pay as well as the most recent pay-period wages. Employee authorization is required.
- **Employment Verification with Salary History** includes all information above, plus the year-to-date gross wages for the current year as well as the two prior years. Employee authorization is required.

The Verifier Process



Since our founding in 1966, The Frick Company has dedicated its resources to providing employers across the country with industry-leading solutions to workflow-related burdens. Our VeriFacts Services Division provides automated human resources and payroll workflow solutions for such burdensome processes as employment and wage verification, W-2 reprinting, and new hire reporting.

For decades, The Frick Company has been known as the premier vendor in Unemployment Cost Control Services for employers throughout the nation. The customer service, information systems, application design, and database management expertise gained from our years of experience serves as the foundation for our VeriFacts Services.

Our services are structured around the needs of each employer. Our goal is to provide superior methods for handling human resources and payroll tasks. Through customer service excellence, leading-edge technology, and unparalleled innovation, we strive to provide the most effective, highest quality solutions in our industry.

experience. service. solutions.



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VERIFACTS SERVICES

The Frick Company

The Frick Company is the largest and most respected provider of unemployment cost control, tax and human resources (HR) services in the country. Our database is extensive, consisting of over 22,000 companies, 100,000 state accounts, and nearly half of the Top Fortune 50 Companies; we are also an exclusive provider to the federal government. As such, The Frick Company is well positioned to meet our clients' needs regardless of how routine or complex the situation.

Based in St. Louis, Missouri, The Frick Company blends a centralized operation with a decentralized service approach with 21 offices located throughout the United States. The ability to offer distinct approaches to serving our customer base stems from our unique ownership. The Frick Company is an employee-owned company, and as such, our employee owners have a vested interest in providing the highest level of quality customer service and interaction possible. We back up this promise by offering an unconditional satisfaction guaranteed warranty that is unmatched in our industry.

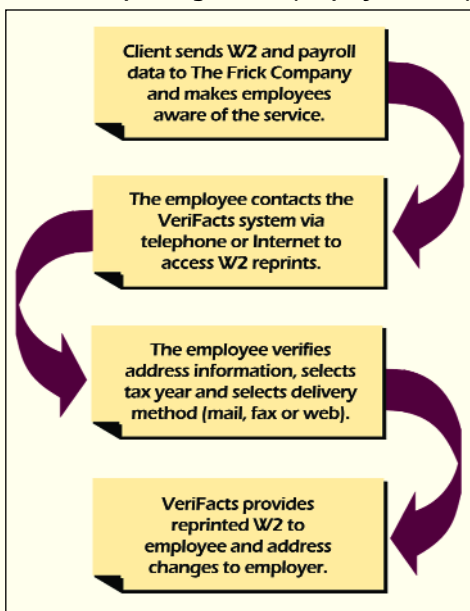
The VeriFacts Family Services Program

Verification inquiries from government agencies for such programs as Child Support Enforcement, public assistance, and others usually involve much more detailed information. These documents can easily be processed by VeriFacts at a minimal cost to the employer. In some cases, the agencies will actually assume the charges for the information. In either case, VeriFacts offers an improved workflow for employers, so they can spend their time on more essential tasks.

W-2 Reprinting

For many employers, income tax season means dedicating labor to help deal with

The W-2 Reprinting Process (Employee-Based)



requests from current or former employees who have either lost or never received their W-2. The labor costs associated with reissuing a W-2, combined with postage and handling, can quickly add up. The VeriFacts W-2 Service Center automates the reissue process using an interactive voice response (IVR) telephone system or the VeriFacts website.

Employees can access their W-2s in an automated fashion, or employers can continue to take requests, relying on VeriFacts to process and send the reissues for them. In either case, our W-2 reprinting service offers many benefits:

- Employers save time
- Employees can choose delivery by mail, fax, or Internet.
- Employees can confirm and modify address information, which is then forwarded to the employer
- 24/7 access to W-2 information
- Reprint costs can be paid by the employer or the employee
- Two tax years are stored for employee convenience
- W-2 data is easily generated to implement the program

New Hire Reporting Services

All states require that employers notify them of all hired or recalled individuals. VeriFacts can report new hires and rehires as a multi-state reporting agent using the same data required for employment verification services.

- Using VeriFacts saves significant time and money over manual processes, which require that employers report individual new hires to each state.
- VeriFacts complies with state new hire guidelines and can report on employers' behalf.
- For employers who already report centrally to one state, VeriFacts can help eliminate the system and labor resources needed to create files, send files and maintain related internal programs.
- For employers who wish to report new hires themselves, we offer a New Hire Reporting Guide that contains detailed, state-by-state guidelines and requirements. Periodic updates are provided as VeriFacts becomes aware of changes to individual state programs.

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