

A Summary of Your Rights Under the Fair Credit Reporting Act

ACTION REQUIRED: Form must be given to the Applicant

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.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

• **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 identify 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, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit 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.ftc.gov/credit 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.ftc.gov/credit.

• **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 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.ftc.gov/credit.

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. Federal enforcers are:

| TYPE OF BUSINESS: | CONTACT: |
|---------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| Consumer reporting agencies, creditors and others not listed below | Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357 |
| National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name) | Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743 |
| Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks) | Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693 |
| Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name) | Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929 |
| Federal credit unions (words "Federal Credit Union" appear in institution's name) | National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600 |
| State-chartered banks that are not members of the Federal Reserve System | Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, MO 64108-2638 1-877-275-3342 |
| Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission | Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306 |
| Activities subject to the Packers and Stockyards Act, 1921 | Department of Agriculture, Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051 |

Release Authorization and Notification of Intent to Verify

A background check is not only for the benefit of the company as a sound business practice, but also for the benefit of all employees, and represents no reflection on an individual applicant. In connection with my application for employment or affiliation with you, I understand that an Investigative Consumer Report may be requested that will include information as to my character, work habits, performance and experience, along with reasons for termination of past employment from previous employers. Further, I understand that you may be requesting information concerning my motor vehicle operation history and criminal history from various states, private and insurance sources along with other public records available.

I voluntarily and knowingly authorize any present or past employer or supervisor, college, university or other institution of learning; administrator; law enforcement agency, state agency, federal agency; finance bureau/office; credit bureau; collection agency; private business: military branch or the US national personnel records center; personal references, and/or other persons to give records or information they may have concerning my criminal history, motor vehicle driving history, earnings history, credit history, character and employment records or any other information requested to HIRE-SAFE. I voluntarily and knowingly unconditionally release any named or unnamed informant from any and all liability resulting from the furnishing of this information. I further authorize you to secure an investigative consumer report at any time, and any number of times, before, during and after my employment, if in your discretion, you and/or a co-employer have a legally permissible and legitimate business need for the information requested. A photographic or faxed copy of this authorization shall be as valid as the original.

This release includes all state and federal agencies. According to the *Fair Credit Reporting Act*, I am entitled to know if employment is denied because of information obtained by my prospective employer from a consumer-reporting agency. If so, I will be advised and be given the name of the agency or source of information. This information is being verified by HIRE-SAFE, a division of Data Research Network, Inc. Questions or instructions on how to correct errors found on your records should be directed to the source of the information, or to the following address:

I wish to receive a copy of the final report (CA, OK & MN applicants only)

HIRE~SAFE® CA PI #25313
 8788 Elk Grove Blvd. Suite O
 Elk Grove, California 95624
 916-226-2550 telephone
 916-226-2552 fax

 APPLICANT SIGNATURE

 TODAY'S DATE

The following must be filled out completely for your application to be considered. *Please print clearly.*

 LAST NAME FIRST NAME MIDDLE NAME

 OTHER NAMES BY WHICH YOU HAVE BEEN KNOWN -and- DATES THOSE NAMES WERE USED

 HOME ADDRESS

 CITY STATE ZIP

□□□□-□□□-□□□□□□
 SOCIAL SECURITY NUMBER

□□-□□-□□□□□□
 MONTH DAY YEAR
 DATE OF BIRTH (used for accurate identification purposes only)

□□□□□□□□□□□□□□□□
 DRIVER'S LICENSE NUMBER -or- STATE ID NUMBER

STATE OF ISSUE

 NAME OF SCHOOL (highest level only) CITY / STATE YEAR GRADUATED TYPE OF DEGREE / CERTIFICATE

 NAME OF LAST EMPLOYER CITY / STATE TELEPHONE NUMBER

May we contact this employer? Yes No

 LAST POSITION HELD

↓ **APPLICANT - Please do not write below this line** ↓

SUBSCRIBER ID:

SUBSCRIBER PHONE:

Fax to: HR Department

EMPLOYER - Indicate (✓) the desired Investigative Consumer Report:

- Basic Profile
- Basic National
- Essential Profile
- Finance Profile
- Mangement Profile
- Other

OTHER INFORMATION REQUESTED: _____