BACKGROUND NOTIFICATION AND AUTHORIZATION



make an independent investigation of my backgreducation, criminal history record and driving reclocal files, including those maintained by both purecords, for the purpose of confirming the infornobtaining other information which may be mater	cord information which nublic and private organizanation contained on my a	ter, past employment nay be in any state or itions, all public application and/or
Fair Credit Reporting Act: If employment is denie obtained by the above-named company, I have t reasonable period of time to receive information investigation.	he right to make a writte	n request within a
I release the above-named company and/or its a information pursuant to this authorization, from regard to the information obtained from any and	any and all liabilities, cla	ims or lawsuits, in
The following is my true and complete legal nam best of my knowledge.	e, and all information is t	rue and correct to the
Full Name (Printed)	Maiden Name o	r other Name(s) used
Present Address		How Long?
City/State	County	Zip Code
Former Address		How Long?
City/State	County	Zip Code
Driver's License Number	State of Issue	
Date of Birth (Identification Purposes Only)	SS# (Identification Purposes Only)	

Signature	 Date	

Para obtener información en español, visite <u>www.consumerfinance.gov/learnmore</u> o escriba al Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.

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 20006.

- 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
 you 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.
 - o you are the victim of identity theft and place a fraud alert in your file.
 - o your file contains inaccurate information as a result of fraud.
 - o you are on public assistance.
 - o 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 creditworthiness 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 if 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 1-888-567-8688.
- 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.consumerfinance.gov/learnmore.