**APPLICANT AUTHORIZATION AND RELEASE**

 **(Keep in secure files separate from personnel records)**

In connection with my application for employment (including contracts for service) and as a condition of continuing employment, I understand that consumer reports and/or investigative consumer reports pertaining to me will be requested from *Genesis Background Screening Services*, including: credit reports, social security number verifications, address history, criminal records, employment history, education verification, civil court filings, driving records, and workers compensation records. Reports will include information such as: my work habits, salary history, performance, education (including GPA), experience, reasons for termination of employment, and any history of criminal, dishonest or violent behavior. Further, I understand that request for information will be made of various private and government agencies that maintain records concerning my past activities.

I hereby authorize Client Company Name (hereinafter “Employer) or any of its employees, clients or agents to obtain the information referred to above in connection with the processing of my application for employment. I authorize, without reservation, any individual, corporation or other private or public entity to furnish to Employer or any of its employees or agents the information referred to above. As allowed by law, I release Employer, its employees and agents and all individuals, corporations, or other private or public entities providing information from any liability for damages that may result to me as a result of furnishing or attempting to furnish such information. I further authorize employer if hired, after the date of hire and upon any time during the course of my employment, to request, obtain and review additional requests for records as stated above as needed based upon employer discretion and only for the purpose of continuing my employment. I have received and reviewed a copy of “A Summary of Your Rights Under The Fair Credit Reporting Act”. This authorization and release shall remain in effect for the term of my employment and shall be valid in original, fax, or copy form.

Applicant’s Signature: Date:

***The following information is required by law enforcement agencies and other entities for identification purposes when checking records. It is strictly confidential and will not be used for any other purposes.***

**PLEASE PRINT CLEARLY**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Print Full Legal Name: |  |  |  |  |  |
|  | First Name |  | Middle Name |  | Last Name |
|  |
| Other Names Used:  |  |
|  |
| Dates Above Name Was Used:  |  | To |  | 🞎 | **Check here if additional names follow on back** |
|  |
| Sex:  | 🞎 | Male | 🞎 | Female | Birth Date (mm-dd-yyyy) |  | - |  | - |  | SSN# |  | - |  | - |  |
|  |
| Non-U.S. ID’s (if any) & Issuing Country:  |  |
|  |
| Current Driver’s License/State ID#: |  | Issuing State/Country:  |  |
|  |
| Do you have any other Driver’s License/ID #’s:  | 🞎 | No | 🞎 | Yes (If YES, list the 3’s & issuing State/Country for the past 7 years below) |
|  |
| **I wish to receive a copy of any credit report that is prepared:**  | 🞎 | Yes | 🞎 | No |
| **I wish to receive a copy of any report that is prepared:**  | 🞎 | Yes | 🞎 | No |
|  |
| Current Home Address:  |
| Street Address:  |  |
|  |
| City:  |  | State:  |  | Zip:  |  |
|  |
| Home Phone:  |  | Cell Phone:  |  |

***Para información en español, visite*** [***www.consumerfinance.gov/learnmore***](http://www.consumerfinance.gov/learnmore) ***o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.***

**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**](http://www.consumerfinance.gov/learnmore) **or write to:**

**Consumer Financial Protection Bureau**

**1700 G Street N.W.**

**Washington, DC 20552**

* **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 identity 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.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) 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.consumerfinance.gov/learnmore](http://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](http://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](http://www.consumerfinance.gov/learnmore).

**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:**

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| --- | --- |
| **TYPE OF BUSINESS:** | **CONTACT:** |
| 1.a. Banks, savings associations, and credit unions with total assets of over $10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:  | a. Consumer Financial Protection Bureau 1700 G Street N.W. Washington, DC 20552b. Federal Trade Commission: Consumer Response Center – FCRAWashington, DC 20580(877) 382-4357 |
| 2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions  | a. Office of the Comptroller of the Currency Customer Assistance Group1301 McKinney Street, Suite 3450Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200Minneapolis, MN 55480c. FDIC Consumer Response Center 1100 Walnut Street, Box #11Kansas City, MO 64106d. National Credit Union AdministrationOffice of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke StreetAlexandria, VA 22314 |
| 3. Air Carriers  | Asst. General Counsel for Aviation enforcement & ProceedingsAviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue , S.E. Washington, DC 20423 |
| 4. Creditors Subject to the Surface Transportation Board  | Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423 |
| 5. Creditors Subject to the Packers and Stockyards Act, 1921 | Nearest Packers and Stockyards Administration area supervisor  |
| 6. Small Business Investment Companies  | Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416 |
| 7. Brokers and Dealers  | Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549 |
| 8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations  | Farm Credit Administration 1501 Farm Credit DriveMcLean, VA 22102-5090 |
| 9. Retailers, Finance Corporations, and All Other Creditors Not Listed Above | FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580(877) 382-4357 |