

EMPLOYMENT EXPERIENCE:

ALL FORMER JOBS (List most recent job first.) Account for all time periods including **unemployment, self-employment and military service.** (Attach separate paper(s), if necessary.)

Employer	Dates Employed (From/To)	Immediate Supervisor
Address		
Job Title	Hourly Rate/Salary (Starting/Final)	Telephone No.
Work Performed		
Reason for Leaving		

Employer	Dates Employed (From/To)	Immediate Supervisor
Address		
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Reason for Leaving		

Employer	Dates Employed (From/To)	Immediate Supervisor
Address		
Job Title	Hourly Rate/Salary (Starting/Final)	Telephone No.
Work Performed		
Reason for Leaving		

Have you ever been dismissed or forced to resign from any employment? Yes No If **Yes**, please explain.

IN CASE OF EMERGENCY, NOTIFY:		
Name _____	Phone Number _____	Relationship _____
Address _____	City/State _____	

Do you have transportation to work? Yes No Will you work overtime if asked? Yes No

Are there any hours, shifts or days you will not work? Yes No If **Yes**, explain: _____

Do you have any friends or relatives who work here? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Name _____	Relationship _____
Name _____	Relationship _____

Are you now employed? Yes No Are you on a layoff? Yes No Are you subject to recall? Yes No

May we contact your present employer? Yes No Previous Employers? Yes No

Please identify any exceptions and reasons for not contacting prior employers: _____

CHARACTER REFERENCES

List three persons **not related to you**, whom you have known at least one year:

	NAME	ADDRESS AND TELEPHONE (Email Adrs if available)	OCCUPATION
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____

List below any other information or remarks that you wish to have considered as a part of your application for employment:

Have you filed an application here before? Yes No If **Yes**, give date: _____

Have you ever been employed here before? Yes No If **Yes**, give dates: _____

NOTICE TO APPLICANTS: This employer complies with the Americans With Disabilities Act of 1990. During the interview process, you may be asked questions concerning your ability to perform job-related functions. If you are given a conditional offer of employment, you may be required to complete a post-job offer medical history questionnaire and/or undergo a medical examination. If required, all entering employees in the same job category will be subject to the same medical questionnaire and/or examination and all information will be kept confidential and in separate files.

APPLICANT'S STATEMENT

I certify that the answers given herein are true and complete to the best of my knowledge. I authorize the investigation of all matters contained in this application and hereby give the Employer permission to contact schools, previous employers, references, and others, and hereby release the Employer from any liability as a result of such contact. I understand that misrepresentations, omissions of facts or incomplete information requested in this application may remove me from further consideration for employment. In addition, if employed, any misrepresentations or omissions of facts called for in this application will be cause for dismissal at any time without any previous notice.

Applicants accepted for employment should clearly understand that while we make every effort to provide steady, continuous work, we have no employment contracts, and we cannot guarantee the permanence of any position. Job tenure can be affected by many factors including business/economic conditions, changes in laws or Employer policies, conformity to our work rules, job performance, etc. And of course, employees may elect to leave on their own accord to seek other jobs.

I understand that my employment with the Employer is for no specific term and may be terminated by me or the Employer with or without notice or cause at any time. I further understand that no oral promise, Employer policy, custom, business practice or other procedure (including the Employer's Personnel Handbook or any personnel manuals) constitutes an employment contract or modification of the at-will employment relationship between me and the Employer.

The contents of any employee handbook or personnel manuals, as well as other Employer policies and practices, are subject to change or modification by the Employer, solely at its discretion, without notice. I also understand that no supervisor or other official of the Employer (except its Chief Executive Officer, in writing) has the authority to enter into any agreement with me or to make any agreement contrary to the foregoing.

We conduct our business with the highest possible degree of safety and efficiency. Because of this, the Employer may require applicants for employment to undergo blood and/or urinalysis screening for drug or alcohol use as part of our pre-placement physical examination. In addition, all employees of the Employer are subject to blood tests or urinalysis screening for drug or alcohol use.

This application will remain active for ninety (90) days. Any applicant wishing to be considered for employment beyond ninety (90) days should reapply.

Signature _____ Date _____

This Employer is an equal employment opportunity employer. We adhere to a policy of making employment decisions without regard to race, color, age, sex, religion, national origin, disability or marital status. We assure you that your opportunity for employment with this Employer depends solely upon your qualifications.

Voluntary Self-Identification of Veterans

Definitions

This employer is a Government contractor subject to the Vietnam Era Veterans' Readjustment Assistance Act of 1974, as amended by the Jobs for Veterans Act of 2002, 38 U.S.C. 4212 (VEVRAA), which requires Government contractors to take affirmative action to employ and advance in employment: (1) disabled veterans; (2) recently separated veterans; (3) active duty wartime or campaign badge veterans; and (4) Armed Forces service medal veterans. These classifications are defined as follows:

A "disabled veteran" is one of the following:

- A veteran of the U.S. military, ground, naval or air service who is entitled to compensation (or who but for the receipt of military retired pay would be entitled to compensation) under laws administered by the Secretary of Veterans Affairs; or
- A person who was discharged or released from active duty because of a service-connected disability.

A "recently separated veteran" means any veteran during the three-year period beginning on the date of such veteran's discharge or release from active duty in the U.S. military, ground, naval, or air service.

An "active duty wartime or campaign badge veteran" means a veteran who served on active duty in the U.S. military, ground, naval or air service during a war, or in a campaign or expedition for which a campaign badge has been authorized under the laws administered by the Department of Defense.

An "Armed forces service medal veteran" means a veteran who, while serving on active duty in the U.S. military, ground, naval or air service, participated in a United States military operation for which an Armed Forces service medal was awarded pursuant to Executive Order 12985.

Protected veterans may have additional rights under USERRA—the Uniformed Services Employment and Reemployment Rights Act. In particular, if you were absent from employment in order to perform service in the uniformed service, you may be entitled to be reemployed by your employer in the position you would have obtained with reasonable certainty if not for the absence due to service. For more information, call the U.S. Department of Labor's Veterans Employment and Training Service (VETS), toll-free, at 1-866-4-USA-DOL.

Self-Identification

As a Government contractor subject to VEVRAA, we are required to submit a report to the United States Department of Labor each year identifying the number of our employees belonging to each specified "protected veteran" category. If you believe you belong to any of the categories of protected veterans listed above, please indicate by checking the appropriate box below. If you are not a veteran, select box 1 OR select the box(s) that apply to your veteran status.

I am not a veteran. (I did not serve in the military.)

I belong to the following classifications of protected veterans (Choose all that apply):

DISABLED VETERAN

RECENTLY SEPARATED VETERAN

Military Discharge Date (MM/DD/YYYY):

ACTIVE WARTIME OR CAMPAIGN BADGE VETERAN

ARMED FORCES SERVICE MEDAL VETERAN

I am NOT a protected veteran. (I served in the military but do not fall into any veteran categories listed above.)

I choose not to identify my veteran status.

Your Name / Z#

Today's Date

Voluntary Self-Identification of Veterans

Reasonable Accommodation Notice

If you are a disabled veteran it would assist us if you tell us whether there are accommodations we could make that would enable you to perform the essential functions of the job, including special equipment, changes in the physical layout of the job, changes in the way the job is customarily performed, provision of personal assistance services or other accommodations. This information will assist us in making reasonable accommodations for your disability.

Submission of this information is voluntary and refusal to provide it will not subject you to any adverse treatment. The information provided will be used only in ways that are not inconsistent with the Vietnam Era Veterans' Readjustment Assistance Act of 1974, as amended.

The information you submit will be kept confidential, except that (i) supervisors and managers may be informed regarding restrictions on the work or duties of disabled veterans, and regarding necessary accommodations; (ii) first aid and safety personnel may be informed, when and to the extent appropriate, if you have a condition that might require emergency treatment; and (iii) Government officials engaged in enforcing laws administered by the Office of Federal Contract Compliance Programs, or enforcing the Americans with Disabilities Act, may be informed.

Voluntary Self-Identification of Disability

Form CC-305
OMB Control Number 1250-0005
Expires 1/31/2020
Page 1 of 2

Why are you being asked to complete this form?

Because we do business with the government, we must reach out to, hire, and provide equal opportunity to qualified people with disabilities.¹ To help us measure how well we are doing, we are asking you to tell us if you have a disability or if you ever had a disability. Completing this form is voluntary, but we hope that you will choose to fill it out. If you are applying for a job, any answer you give will be kept private and will not be used against you in any way.

If you already work for us, your answer will not be used against you in any way. Because a person may become disabled at any time, we are required to ask all of our employees to update their information every five years. You may voluntarily self-identify as having a disability on this form without fear of any punishment because you did not identify as having a disability earlier.

How do I know if I have a disability?

You are considered to have a disability if you have a physical or mental impairment or medical condition that substantially limits a major life activity, or if you have a history or record of such an impairment or medical condition.

Disabilities include, but are not limited to:

- Blindness
- Autism
- Bipolar disorder
- Post-traumatic stress disorder (PTSD)
- Deafness
- Cerebral palsy
- Major depression
- Obsessive compulsive disorder
- Cancer
- HIV/AIDS
- Multiple sclerosis (MS)
- Impairments requiring the use of a wheelchair
- Diabetes
- Schizophrenia
- Missing limbs or partially missing limbs
- Intellectual disability (previously called mental retardation)
- Epilepsy
- Muscular dystrophy

Please check one of the boxes below:

- YES, I HAVE A DISABILITY (or previously had a disability)
- NO, I DON'T HAVE A DISABILITY
- I DON'T WISH TO ANSWER

Your Name

Today's Date

Voluntary Self-Identification of Disability

Form CC-305
OMB Control Number 1250-0005
Expires 1/31/2020
Page 2 of 2

Reasonable Accommodation Notice

Federal law requires employers to provide reasonable accommodation to qualified individuals with disabilities. Please tell us if you require a reasonable accommodation to apply for a job or to perform your job. Examples of reasonable accommodation include making a change to the application process or work procedures, providing documents in an alternate format, using a sign language interpreter, or using specialized equipment.

ⁱ Section 503 of the Rehabilitation Act of 1973, as amended. For more information about this form or the equal employment obligations of Federal contractors, visit the U.S. Department of Labor's Office of Federal Contract Compliance Programs (OFCCP) website at www.dol.gov/ofccp.

PUBLIC BURDEN STATEMENT: According to the Paperwork Reduction Act of 1995 no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. This survey should take about 5 minutes to complete.



Authorization for Background Investigation

Disclosure

Please read this form carefully as it contains your rights as a Consumer. For the benefit of each stakeholder in the organization including but not limited to ownership, employees, and strategic partners, ENCO may request a consumer and/or an investigative consumer "report" on you from a Consumer Reporting Agency "CRA." ENCO will use such report(s) solely for employment purposes.

The report is an independent investigation of your background, which pursuant to Section 603 of the Fair Credit Reporting Act (FCRA) may include information regarding your "credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living." The scope of the report may include information concerning your driving record, civil and criminal court records, education, credentials, credit history (following applicable state guidelines where required), identity, past addresses, Social Security Number, substance abuse testing results, workers' comp information, previous employment, and personal references. If ENCO requests an "investigative report" – a report based on personal interviews concerning your character, general reputation, personal characteristics, and lifestyle – you have the right to request from the employer a description of the nature and scope of the investigation.

If you are denied employment as a result of information obtained from your background check, pursuant to the FCRA, ENCO will furnish to you the required adverse communications which include a copy of your background report, a summary of your rights under the FCRA, and instructions on how you can dispute inaccurate information contained within the report. ENCO will procure the report from:

CRA: A-Check Global • 1501 Research Park Dr. • Riverside, CA 92507 • Tel. +1.877.345.2021 • www.acheckglobal.com

Authorization

I have carefully read and understand this Consumer Disclosure and Authorization. By my signature below, I consent to the release of consumer reports and/or investigative consumer reports to ENCO in conjunction with my job application. I authorize disclosure to ENCO and/or to the background check vendor of information concerning my employment & earning history (I specifically waive the need to receive a written notice for disclosure of information from any present or former employer who may provide information based upon this authorization); education; credit history, capacity & standing; motor vehicle history and standing; criminal history; and all other information ENCO deems pertinent by any individual, corporation or other private or public entity, including without limitation the following: employers; learning institutions, including colleges and universities; law enforcement agencies; federal, state and local courts; the military; credit bureaus; motor vehicle records agencies; and other applicable sources. I understand that if ENCO hires me, my consent will apply throughout my employment to the extent permitted by law, unless I revoke or cancel my consent by sending a signed letter or statement to ENCO's HR Department. I also understand that, to the extent allowed by law, information contained in my job application or otherwise disclosed by me before, during, or after my employment, if any, may be used for the purpose of obtaining consumer reports and/or investigative consumer reports. This Consumer Disclosure and Authorization form, in original, faxed, photocopied, or electronic form, will be valid for any reports that may be requested by ENCO. I understand that providing any false information or omitting any material information on my application materials or in the interview process will be sufficient grounds for rejection of the application, or termination of employment whenever discovered.

If applicable, please check box acknowledging receipt of the federal Fair Credit Reporting Act Summary of Rights.

The following is my true and complete legal name and all information is true and correct to the best of my knowledge.

Authorizing Signature

Print Name: _____

Signature: _____ Date: _____
(Please do not type in name; your hand-written signature is required above)

Note: A-Check will need to contact you if additional information is needed to process your Background Investigation. Please provide a cell and/or alternate phone number and email address where we may contact you.

Cell Phone: (_____) _____ Alternate Phone: (_____) _____

Email Address: _____

Information Pertaining to Your Rights under State Law

Request for Additional Personal Identifying Information:

This information will be utilized to expedite the background check process. All information requested will be held in strict confidence.

Please Print:

First Name:	Middle Name:	Last Name:	Maiden Name or Other Names Used:		
Present Street Address:		City:	State:	Zip:	
Social Security Number:		Driver's License State & Number:		DOB:	
Former Street Address (Past 7 Years)	City	State	Zip	From:	To:
Former Street Address (Past 7 Years)	City	State	Zip	From:	To:
Former Street Address (Past 7 Years)	City	State	Zip	From:	To:
Former Street Address (Past 7 Years)	City	State	Zip	From:	To:

State Consumer Reporting Notices

Attention Applicants: If you are a resident of any of the following states, please review the additional rights afforded to residents of that state.

California, Minnesota, or Oklahoma: If a consumer background report is ordered, would you like a free copy of the report mailed to your home? Yes No

California: You have the right to access your file as maintained by the Consumer Reporting Agency (CRA) during normal business hours. By submitting proper identification and paying any duplication costs, you have the options of requesting your file via (1) mail [CRA not responsible for report after it leaves premises via mail] (2) in person at the CRA's office during normal business hours and on reasonable notice [you may be accompanied by one other person, provided that person furnishes proper identification] or (3) a summary of the file by telephone. For information regarding the privacy policy of A-Check Global, please visit <http://www.acheckglobal.com/about-us/privacy.aspx>.

Maryland or Oregon: If the Company obtains credit history information on you, it will be used to evaluate whether you would present an unacceptable risk of theft or other dishonest behavior in the job for which you are being considered.

Massachusetts or New Jersey: If requested, you have the right to a copy of any background check report concerning you that the Company has ordered. You may contact the Consumer Reporting Agency for a copy.

Minnesota: If you submit a request to us in writing, you have the right to get from the Company a complete and accurate disclosure of the nature and scope of the consumer report or investigative consumer report ordered, if any.

New York: You have the right, upon written request, to be informed of whether or not a consumer report was requested. If a consumer report is requested, you will be provided with the name and address of the consumer reporting agency furnishing the report.

State of Washington: If the Company requests an investigative consumer report, you have the right, upon written request made within a reasonable period of time after your receipt of this disclosure, to receive from the Company a complete and

accurate disclosure of the nature and scope of the investigation requested by the Company. You also have the right to request from the CRA a written summary of your rights and remedies under the Washington Fair Credit Reporting Act.

Information Pertaining to Your Rights under State Law

State Required Notices for Obtaining a Credit Report for Hiring

Attention Applicants: If you are a resident of any of the following states, please review the additional rights afforded to residents of that state when a credit report is requested for hiring consideration.

For California Only: Pursuant to California AB 22, employers are restricted in their use of credit reports for employment screening purposes. The following are the permissible purposes for obtaining a credit report in the applicant screening process, the purpose for accessing your credit report has been checked:

- a position in the California Department of Justice.
- a managerial position (defined as a position that qualifies for the executive exemption from overtime).
- a sworn peace officer or other law enforcement position.
- a position for which credit information is required by law to be disclosed or obtained.
- a position that involves regular access (other than in connection with routine solicitation of credit card applications in a retail establishment) to people's bank or credit card account information, social security number, and date of birth.
- a position in which the employee would be a named signatory on the employer's bank or credit card account, authorized to transfer money on behalf of the employer, or authorized to enter into financial contracts on behalf of the employer.
- a position that involves regular access to cash totaling \$10,000 or more of the employer, a customer, or client during the workday.
- a position that involves access to confidential or proprietary information (defined as a legal "trade secret" under Civil Code 3426.1(d)).

For Colorado Only: Pursuant to Colorado S.B. 18, employers may only request a credit report if such is substantially related to a current job or potential job. The following are positions where a credit report is deemed substantially job related:

- Financial institution required by law to access credit report information
- Other industry which is required by law to access credit report information
- A position that constitutes executive or management personnel or their immediate staff with the following job responsibilities:
 - sets the direction or control of a business, division, unit or an agency thereof;
 - owes a fiduciary responsibility to the employer;
 - has access to customers', employees' or the employer's financial information; or
 - has the authority to make payments, collect debts or enter into contracts.
- A position that involves contracts with defense, intelligence, national security, or space agencies of the federal government.

For Connecticut Only: Pursuant to Connecticut Public Act 11-223, employers may only request a credit report if such is substantially related to a current job or potential job. The following are positions where a credit report is deemed substantially job related:

- Any position with a state or federally chartered financial institution
- A managerial position which involves the direction or control of a unit, division or agency of a business
- An employee will have access to personal or financial information of customers, employees or the employer if that information is beyond that presented in a typical retail transaction
- An employee has authority to issue payments, transfer money or enter into contracts on behalf of employer
- An employee has an expense account, company debit or credit card
- An employee has access to confidential/proprietary business information or trade secrets
- A credit report is required by law
- The employer reasonably believes that the employee has engaged in specific activity that constitutes a violation of law related to employee's employment
- The employer has a bona fide purpose for requesting or using information in the credit report that is substantially job related and is disclosed in writing to the employee or applicant. Please indicate bona fide purpose here:

For Hawaii Only: Pursuant to Hawaii HRS §378-2.7, employers may not inquire into an employment applicant's credit history or credit score until the applicant has received a conditional offer of employment. An employer may only order a credit report after an offer of employment has been made but only regarding the following:

- Employers authorized to obtain a credit report under some other state or federal law
- Managerial or supervisory employees who use independent, judgment to perform their job
- Employers of federally insured financial institutions

For Illinois Only: An employer may not inquire about or obtain a credit report unless the employer is excluded or there is an exemption for a specific position. There are excluded employers and excluded positions. Excluded Employers include: 1) All state and federal financial institutions and their holding companies; 2) Any company engaged in the insurance/surety business, including any person acting on behalf of such company; 3) State law enforcement including the office of any Executive Inspector General, state police, Department of Corrections, Department of Juvenile Justice and Department of Natural Resources; 4) Any state or local government agency; and 5) A debt collector as defined under federal or state law. Exempted positions include (b) The prohibition in subsection (a) of this Section does not prevent an inquiry or employment action if a satisfactory credit history is an established bona fide occupational requirement of a particular position or a particular group of an employer's employees. A satisfactory credit history is not a bona fide occupational requirement unless at least one of the following circumstances is present:

- State or federal law requires bonding or other security covering an individual holding the position
- The duties of the position include custody of or unsupervised access to cash or marketable assets valued at \$2,500 or more
- The duties of the position include signatory power over business assets of \$100 or more per transaction
- The position is a managerial position which involves setting the direction or control of the business
- The position involves access to personal or confidential information, financial information, trade secrets, or State or national security information
- The position meets criteria in administrative rules, if any, that the U.S. Department of Labor or the Illinois Department of Labor has promulgated to establish the circumstances in which a credit history is a bona fide occupational requirement.
- The employee's or applicant's credit history is otherwise required by or exempt under federal or State law.

For Nevada Only: Pursuant to Nevada S.B. No. 127, employers may only request a credit report if such is substantially related to a current job or potential job. The following are positions where a credit report is deemed substantially job related:

- Obtaining a credit report is required by federal or state law.
- The employer reasonably believes that the employee or perspective employee has engaged in specific activity which may constitute a violation of state or federal law.
- Credit information is reasonably related to the position being filled. The following are "deemed to be reasonably related" (however, this listing may not be an exclusive list and an employer can justify the use of credit reports for other positions).
- The job entails the care, custody and handling of money, financial accounts, corporate credit or debit cards or other assets of the employer.
- Access to trade secrets of the employer or other proprietary or confidential information.
- A position with managerial or supervisory responsibilities.
- Access and responsibility for personal information of another

For Maryland Only: Pursuant to the Maryland Code Labor and Employment § 3-711, an employer may request a credit report on an applicant after an offer for employment has been made for a substantially job-related purpose which include:

- A manager of a business, department, division, unit or agency
- Those having access to personal information of a customer, employee or employer (except customer information supplied in a typical retail transaction is not included)
- A position having a fiduciary responsibility to the employer, including the issuance of payments, collecting debts, transfer of money or entering into contracts on behalf of employer
- An employee having an expense account or corporate debit or credit card
- An employee with access to a formula, pattern, computation, program, device, method, technique or process that (a) is a business secret and the one who discloses could obtain economic value therefrom and (b) the employer maintains reasonable procedures to keep the information secret; 6) An employee who has access to other confidential business information
- required by federal or state law
- if employer is insured financial institution, including affiliate or subsidiary
- Credit Union Shared Guaranty Corporation approved by the Maryland Commissioner of Financial Regulation
- An entity registered as an investment advisor by the U.S. Securities and Exchange Commission.

For Oregon Only: Pursuant to Ore Adm. Code 839-005-0080 employers may only request a credit report if such is substantially related to a current job or potential job. The following are positions where a credit report is deemed substantially job related:

- essential job function to have access to financial information beyond that customarily is a part of a retail transaction such as an exchange of cash, checks, credit or debit cards. The processing of loans or extensions of credit would permit a credit report if access to more detailed financial information is required to do the job
- credit report is necessary to obtain a surety or fidelity bond
- Placement at a financial institution that is federally insured
- Required by state or federal law to use individual credit history for employment
- Employment of police officers for any: city, port, school district, mass-transit district, county, Indian reservation, the Criminal Justice Division of the Department of Justice, Oregon State Lottery Commission or the Governor and who is responsible for enforcing the criminal laws of this state or laws or ordinances related to airport security
- If the credit information is substantially job related and the employer's reasons for the use of such information are disclosed to the subject in writing.

Job Related Purpose for obtaining Credit Report:

For Vermont Only: Pursuant to Vermont Act No. 154 (sec. 95) employers may only request a credit report if such is substantially related to a current job or potential job. The following are positions where a credit report is deemed substantially job related:

- The report is required by state/federal law/regulation
- Individual will have access to confidential financial information of a commercial value obtained by specific authorization by the customer or client – normally handled by managers and those employees who must know the information to perform their job
- Financial institutions and credit unions
- Law enforcement
- Emergency medical personnel
- Firefighters
- Those with the financial fiduciary responsibilities regarding making payments, collecting debts, transferring money or entering into contracts
- Will have access to payroll information
- Where credit information is a “valid and reliable predictor of employee performance”

For Washington Only: Pursuant to RCW §19.182.020, employers may only request a credit report if such is substantially related to a current job or potential job. Job Related Purpose for obtaining Credit Report:

FCRA Summary of Rights

Para información en español, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

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 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, 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 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 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 +1-888-5-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.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. For information about your federal rights, contact:

FCRA Summary of Rights (cont.)

TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552</p> <p>b. Federal Trade Commission: Consumer Response Center--FCRA Washington, DC 20580 +1(877) 382- 4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>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</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E. Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F St., N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 +1(877) 382-4357</p>