

**DISCLOSURE REGARDING BACKGROUND INVESTIGATION**  
(IMPORTANT – PLEASE READ CAREFULLY BEFORE SIGNING ACKNOWLEDGEMENT)

\_\_\_\_\_ (“the Company”) may obtain information about you for volunteer selection purposes from the following consumer reporting agency (“the Agency”). Bay Area Background Checks, 422 Larkfield Center Suite 242, Santa Rosa, CA 95403, Phone: 707-732-9625/888-551-8360, Fax: 707-220-8272, or from another outside organization.

Thus, you may be the subject of a “consumer report: and/or an “investigative consumer report: which may include information about your character, general reputation, personal characteristics, and /or mode of living. These reports may be obtained at any time after receipt of your authorization and, if you are selected, throughout your term. These reports may include, but are not limited to, checks regarding your criminal history, social security trace, and employment and education references, driving history, professional licenses and credentials. Credit history will be requested only in accordance with applicable law. These reports may contain information regarding your use of social media, and other publicly accessible information. Social media include, but is not limited to, social networking websites (i.e., Facebook and others), professional networking websites (i.e., LinkedIn and others), blogs, and other online media.

You have the right, upon written request made within a reasonable time after receipt of this notice, to ask the Company to disclose the nature and scope of any consumer report. You also may request a copy of that report from the Company. If anyone other than the Agency furnishes an investigative consumer report, the Company will provide relevant contact information within five business days of your request. An “investigative consumer report” is a background report that includes information from personal interviews (except in California, where that term includes background reports with or without personal interviews). Please be advised that the nature and scope of the most common form of investigative consumer report obtained with regard to applicants for employment is an investigation into your education and/or employment history conducted by the Agency via interviews with past employers, neighbors, friends or associates. The scope of this disclosure and authorization is all-encompassing, however, allowing the company to obtain from any outside organization all manner of consumer reports and investigative consumer reports now and, if you are hired, throughout the course of your employment to the extent permitted by law. As a result, you should carefully consider whether to exercise your right to request disclosure of the nature and scope of any investigative consumer report.

**Maine, Massachusetts, and New Jersey applicants or employees only:**

You have the right in inspect and promptly receive a copy of any investigative consumer report requested by the Company by contacting the consumer reporting agency identified directly above.

**Minnesota applicants or employees only:**

You have the right, upon written request to the Agency, to receive a complete and accurate disclosure of the nature and scope of any consumer report. The Agency must make this disclosure within five days of receipt of your request or of the Company’s request for the report, whichever is later.

**New York applicants or employees only:**

You have the right to request whether the Company requested a consumer report and, if so, the Company will give you the name and address of the report’s provider if other than the Agency.

**California, Minnesota and Oklahoma applicants or employees only:**

Please check this box if you would like to receive from the Agency a copy of any report furnished by the Agency to the Company pursuant to your authorization below.

**Washington applicants and or employees only:**

The Company will provide the disclosure described above concerning its procurement of an investigative consumer report either five days after receiving your request of after requesting the investigative consumer report, whichever is later. You have the right to ask the Company to provide you with a summary of your rights under the Washington Fair Credit Reporting Act.

**Consent and Release, and Authorization of Background Investigation Form**

By my signature below, I, \_\_\_\_\_, consent to and authorize \_\_\_\_\_, ("Company) to obtain a consumer report and/or an investigative consumer report ("Report"). If selected, to the extent permitted by law, I also consent to the Company obtaining further Reports, as allowed by law, from an investigative consumer reporting agency for selection purposes at any time during my term consistent with the specific nature and scope of the requested Report Identified in the California Investigative Consumer Report Disclosure.

I authorize the complete and full release of the records or data pertaining to me which an Individual, company, firm, corporation, institution, school, or university, law enforcement or public agency may have. I authorize the full release of the information described above and on page, without any reservation, throughout any duration of my employment at the Company. I certify that all information provided below is true and accurate to the best of my knowledge. This authorization and consent shall be valid in original, facsimile ("fax"), or copy form. I understand that Bay Area Background Check's privacy practices can be found at: <http://www.bayareabackgroundchecks.com/wp-content/uploads/2014/06/Privacy-Policy.pdf>

If an investigative consumer report is requested, I understand that I may request a copy of the federal Fair Credit Report Act Summary of Rights as well as information regarding the nature and scope of any such requested investigative consumer report.

I understand I have the right to request a copy of my investigative consumer report/consumer report/consumer credit report by checking the box below.

I wish to receive a copy of any Consumer Report/Investigative Consumer Report or Consumer Credit Report if one is obtained by the company. (Check the Box). Please refer to the Fair Credit Reporting Act and the California Investigative Consumer Reporting Agencies Act for your specific rights.

Signature \_\_\_\_\_ Date: \_\_\_\_\_

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

Print Full Name: (First, Middle, Last) \_\_\_\_\_

Maiden/AKA/Previous/Other Names used: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Date of Birth (MM/DD/YYYY): \_\_\_\_/\_\_\_\_/\_\_\_\_

Driver License State of Issue: \_\_\_\_\_ Number: \_\_\_\_\_ Exp Date: \_\_\_\_\_

Current Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Previous Counties of residence: \_\_\_\_\_

(Provide 7 year History - Required)

*Para informacion en espanol, 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 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](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.**

**You may have additional rights under Maine’s FCRA, Me. Rev. Stat. Ann. 10, Sec 1311 et seq.**

- **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, 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](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. For information about your federal rights, contact:**

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 Bureau:</p>	<p>a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20006</p> <p>b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (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 &amp; Proceedings Department of Transportation 400 Seventh Street SW Washington, DC 20590</p>
<p>4. Creditors Subject to Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 1925 K Street NW Washington, DC 20423</p>
<p>5. Creditors Subject to Packers and Stockyards Act</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 406 Third Street, SW, 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F St NE 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 (877) 382-4357</p>

## RESUMEN DE DERECHOS DEL CONSUMIDOR

Para información en español, visite <http://www.consumerfinance.gov/learnmore> O escriba a la Consumer Financial Protection Bureau, 1700 G Street N. W. Washington, DC 20006.

## RESUMEN DE DERECHOS DEL CONSUMIDOR

### **Un resumen de sus derechos bajo la Ley sobre Informes Crediticios Imparciales**

La ley federal sobre Informes Crediticios Imparciales (FCRA: “Fair Credit Reporting Act”) fue concebida con el objeto de garantizar la exactitud, la imparcialidad y el carácter privado de la información existente en los archivos de cada “agencia de informes de crédito” (CRA: “consumer reporting agency”). La mayor parte de los CRA son entidades que se dedican a compilar y vender información sobre particulares –por ejemplo, si la persona paga sus cuentas a tiempo o se ha declarado en bancarrota– a acreedores, proveedores de empleo, dueños de propiedades de alquiler y otras entidades comerciales. El texto completo del FCRA, 15. U.S.C. 1681-1681u puede hallarse en el sitio web del (<http://www.consumerfinance.gov/learnmore>). El FCRA le otorga los derechos específicos que se indican más abajo. Es posible que de conformidad con las leyes estatales, la persona tenga derechos adicionales. Usted puede dirigirse a una agencia estatal o municipal de protección del consumidor o al fiscal general de su estado para informarse sobre tales derechos.

- **Tiene derecho a que le comuniquen si la información existente en su archivo ha sido utilizada en contra de usted.** Toda entidad o persona que utilice la información obtenida de un CRA para actuar en contra de usted –por ejemplo, para rechazar una solicitud de crédito, seguro o empleo– debe informárselo y darle el nombre, la dirección y el número de teléfono del CRA que suministró el informe crediticio.
- **Tiene derecho a saber qué información contiene su archivo.** Siempre que usted lo solicite, el CRA deberá proporcionarle la información existente en su archivo y una lista de todas las entidades o personas que la hayan solicitado recientemente. No tendrá que pagar por el informe si la entidad o persona ha utilizado la información en contra de usted, debido a la información suministrada por el CRA, y si solicita el informe dentro de un plazo de 60 días a partir de la fecha en que recibió el aviso de acción. También tiene derecho a obtener un informe gratuito cada doce meses, si usted lo solicita y certifica que (1) se encuentra desempleado y piensa buscar empleo dentro de un plazo de 60 días, (2) está recibiendo ayuda económica del gobierno (“welfare”), o (3) su archivo contiene datos erróneos por motivo de fraude. De lo contrario, el CRA puede cobrarle hasta un máximo de ocho dólares.

- **Tiene derecho a disputar datos erróneos compilados por el CRA.** Si usted le comunica a un CRA que su archivo contiene información errónea, el CRA deberá investigar los datos (normalmente dentro de un plazo de 30 días), presentándole a su fuente de información todas las pruebas pertinentes que usted proporcione, a menos que su disputa se considere insignificante. La fuente de información deberá examinar sus pruebas y presentar sus resultados al CRA. (La fuente de información también deberá comunicar el error a todos los CRA que operan a nivel nacional –a aquéllos que ha suministrado los datos.) El CRA deberá proporcionarle un informe por escrito de la investigación realizada y una copia de su informe, si el resultado de la investigación dio lugar a algún cambio. Si la investigación realizada por el CRA no logra resolver la disputa, usted tiene derecho a que se incluya en su archivo una breve declaración al respecto. El CRA normalmente deberá incluir un resumen de su declaración en futuras presentaciones de su informe. Si se ha eliminado un dato de su informe o se ha añadido a su archivo una resolución de la disputa, tiene derecho a solicitar que se comunique la modificación a toda entidad o persona que recientemente haya recibido su informe.
- **La información errónea deberá ser corregida o eliminada del archivo.** Un CRA deberá eliminar de su archivo, o corregir en el mismo, datos erróneos o no verificados, normalmente dentro de un plazo de 30 días de haber iniciado su disputa. **No obstante, el CRA no tiene la obligación de eliminar datos veraces de su archivo a menos que se consideren caducos (según se indica más abajo) o resulte imposible verificarlos.** Si el resultado de su disputa da lugar a cambios cualesquiera en su informe, el CRA no puede incluirlos de nuevo en su archivo como datos disputados a menos que la fuente de información verifique que son veraces y completos. Además, el CRA deberá proporcionarle un aviso por escrito para comunicarle que el dato ha sido incluido de nuevo en su archivo. El aviso deberá incluir el nombre, la dirección y el número telefónico de la fuente de información.
- **Tiene derecho a disputar los datos erróneos con la fuente de información.** Si usted le comunica a una entidad o persona –por ejemplo, a un acreedor que suministra datos a un CRA– que usted disputa la veracidad de un dato, dicha entidad o persona no deberá comunicar la información al CRA sin un aviso de su disputa. Además, una vez que usted haya notificado por escrito a la fuente de información que existe un error, ésta no deberá seguir comunicando el dato, en el supuesto caso de que en verdad sea erróneo.

- **Los datos caducos no puede ser comunicados.** En la mayoría de los casos, un CRA no puede comunicar datos negativos de más de siete años de antigüedad; las declaraciones de bancarrota de diez años de antigüedad o menos pueden ser incluidas.
- **El acceso a su archivo es limitado.** Un CRA sólo puede proveer información sobre usted a entidades o personas cuya necesidad de la misma haya sido reconocida por el FCRA –normalmente éstas incluyen las solicitudes de acreedores, compañías de seguros, proveedores de empleo, dueños de propiedades de alquiler y otros tipos de negocios.
- **Su consentimiento es necesario para la presentación de informes a proveedores de empleo o informes que contengan datos médicos.** Un CRA no puede suministrar información sobre usted a su proveedor de empleo, o a un posible proveedor de empleo, sin consentimiento suyo por escrito. Un CRA no puede suministrar datos médicos a acreedores, compañías de seguro o proveedores de empleo sin su permiso.
- **Tiene derecho a excluir su nombre de las listas de los CRA que son solicitadas para ofrecerle crédito o seguros no solicitados por usted.** Es posible que acreedores y compañías de crédito utilicen la información existente en su archivo para enviarle ofertas de crédito o de seguros no solicitadas por usted. Dichas ofertas deben incluir un número telefónico de acceso gratuito al cual usted pueda llamar si desea que su nombre sea eliminado de listas futuras. Si efectúa la llamada, usted tiene derecho a ser eliminado de la lista por dos años. Si solicita al CRA un formulario para tal efecto, lo llena y se lo devuelve, su nombre no deberá figurar en tales listas por tiempo indefinido.
- **Tiene derecho a compensación por daños y perjuicios por parte de entidades o personas que violen la ley.** Si un CRA, un usuario o, en algunos casos, un proveedor de datos de un CRA, viola la ley FCRA, usted tiene derecho a entablar una acción legal contra el mismo, recurriendo a un tribunal estatal o federal.



La ley otorga a diversas agencias federales la autoridad de hacer valer la ley FCRA:

PARA PREGUNTAS O ASUNTOS RELACIONADOS CON:	POR FAVOR DIRÍJASE A:
CRA, acreedores y otras entidades no mencionadas más abajo	Federal Trade Commission Consumer Response Center – FCRA Washington, DC 20580 # 202-326-3761
Bancos nacionales, sucursales/agencias federales de bancos extranjeros (el término “National” o las iniciales “N.A.” forman parte del nombre del banco o figuran después del mismo)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 # 800-613-6743
Bancos que son miembros del Federal Reserve System [Sistema de la Reserva Reserva Federal] (excepto bancos nacionales y sucursales federales/agencias de bancos extranjeros)	Federal Reserve Board / Division of Consumer & Community Affairs Washington, DC 20551 # 202-452-3693
Asociaciones de cajas de ahorro y bancos autorizados por el gobierno federal (el término “Federal” o las iniciales “F.S.B.” forman parte del nombre de las instituciones federales)	Office of Thrift Supervisors Consumer Programs Washington, DC 20552 # 800-842-6929
Cooperativas de crédito federales (el término “Federal Credit Union” forma parte del nombre de la institución)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 # 703-518-6360
Bancos autorizados por el gobierno estatal que no son miembros del Federal Reserve System [Sistema de la Reserva Federal]	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 # 800-934-FDIC
Compañías de transporte aéreo, terrestre o ferroviario que son reguladas por el antiguo Civil Aeronautics Board of Interstate Commerce Commission [Comité de Aeronáutica Civil de la Comisión Interestatal del Comercio]	Department of Transportation Office of Financial Management Washington, DC 20590 # 202-366-1306
Actividades sujetas a la Ley sobre Embaladores y Corrales, 1921	Department of Agriculture Office of Deputy Administrator-GIPSA Washington, DC 20250 # 202-720-7051