

FAIR CREDIT REPORTING ACT DISCLOSURE & AUTHORIZATION DISCLOSURE

As an applicant for employment or a volunteer assignment with the City of Arvada, you are a consumer with rights under the Fair Credit Reporting Act (FCRA). When any of the following circumstances exist, the City of Arvada may choose to obtain and use information contained in a consumer report from a "consumer reporting agency" (CRA) about you when: (1) considering your application for employment or a volunteer position, (2) making a decision whether to offer you employment or a volunteer position (3) deciding whether to continue your employment (if you are hired), or (4) making other employment-related decisions directly affecting you.

A CRA is a person or business which, for monetary fees, dues, or on a cooperative nonprofit basis, regularly assembles or evaluates information on consumers for the purpose of furnishing such reports to employers including the City of Arvada.

A *consumer report* means any written, oral or other communication of any information reported by a CRA concerning you. This report may contain information such as your criminal history background, sexual offender registry, child abuse registry, motor vehicle report, social security number, education, reference checks, previous resident addresses, work history and any other information deemed appropriate by the City. Some of this information is collected by the CRA on behalf of the City of Arvada to establish your eligibility for *new* employment or volunteer assignment OR *continued* employment or volunteer assignment.

In the event a consumer report is prepared, you may request additional disclosures regarding the nature and scope of the investigation requested as well as a written summary of your rights under the FCRA.

AUTHORIZATION

By signing below, I hereby voluntarily give the City of Arvada authority to obtain a consumer report about me from a consumer reporting agency and to consider this information when making decisions regarding my potential or current employment or potential or current volunteer assignment at the City of Arvada. I understand that I have rights under the Fair Credit Reporting Act, including the rights discussed above. I have also received a copy of the *Summary of Your Rights under the FCRA*.

Hiring Manager – Complete this section before giving to applicant

Position applied for: _____ Contract Worker Employee Volunteer
 Department Contact: _____ Contact's Phone ext: _____

Applicant – Please complete

Print Your Name- (as it appears on your social security card): _____
 Other names used in the last seven years: _____
 Please list all states, including counties, you have lived in the past seven years: If you have lived out of the Country, you must include the exact address of where you resided. Attach additional sheet if necessary.
 City: _____ State: _____ County: _____
 City: _____ State: _____ County: _____
 City: _____ State: _____ County: _____
Country - If other than USA _____ Address in that Country: _____
 Date of Birth: _____ Social Security # _____

Applicant Signature

Date

Human Resources use only:

| | |
|---|--|
| Social Security # Verified: Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/> | Background-Colorado Cleared: Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/> |
| SOR Check Cleared: Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/> | Background – Denver Cleared: Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Two References Completed: Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/> | Other Locations: _____ Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Oracle Action Number: _____ | Other Locations: _____ Yes <input type="checkbox"/> No <input type="checkbox"/> |

A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

The Federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every consumer reporting agency (CRA). Most CRAs are credit bureaus that gather and sell information about you, such as, *if you pay your bills on time or have filed bankruptcy*, to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. §§1681-1681u, at the Federal Trade Commission's web site (<http://www.ftc.gov>). The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights. These rights include:

- * You must be told if information in your file has been used against you.
Anyone who uses information from a CRA to take action against you, *such as denying an application for credit, insurance, or employment*, must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.

- * You can find out what is in your file.
At your request a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify:
 - 1) you are unemployed and plan to seek employment within 60 days.
 - 2) you are on welfare; or
 - 3) your report is inaccurate due to fraud.

Otherwise, a CRA may charge you up to eight dollars.

- * You can dispute inaccurate information with the CRA.
If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs, *to which it has provided the data*, of any error.) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.

- * Inaccurate information must be corrected or deleted.
A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified. If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.

*You can dispute inaccurate items with the source of the information.

If you tell anyone, *such as a creditor who reports to a CRA*, that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you have notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.

*Outdated information may not be reported.

In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.

*Access to your file is limited.

A CRA may provide information about you only to people with a need recognized by the FCRA - usually to consider an application with a creditor, insurer, employer, landlord, or other business.

*Your consent is required for reports that are provided to employers, or reports that contain medical information.

*A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.

If a CRA, a user, or in some cases, a provider of CRA data violates the FCRA, you may sue them in state or federal court.

This information is for the CRA contracted by the City of Arvada:

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| Name: | Background Information Services, Inc. |
| Address: | 1800 30 th Street, Suite 204 Boulder, CO 80301 |
| Phone Number: | 303-442-3960 |