

## **(1) Disclosure Regarding Background Investigation**

\_\_\_\_\_ (“the Company”) or any of its subsidiaries to which you have applied for employment, may obtain an “investigative consumer report”\*\* about you from a third party consumer reporting agency in connection with your employment or application for employment (including independent contractor or volunteer assignments, as applicable). Thus, you may be the subject of an investigative consumer report which may include information regarding your character, general reputation, personal characteristics, and/or mode of living. As permitted by law, these reports may contain information regarding your criminal history, civil records, credit history, social security number verification, address trace, motor vehicle records (“driving records”), education history, employment history, and/or reference checks. You may request information about the nature and scope of an investigative consumer report, if any, by contacting the Company.

You also have the right, upon written request, to (1) inquire as to whether an investigative consumer report has been obtained about you, (2) request disclosure of the nature and scope of any investigative consumer report, and (3) obtain a copy of your report. The completion of these reports and searches will be conducted by:

**NationSearch.com LLC (DBA NationSearch Background Screening)**

**11184 Huron Street, Suite 13**

**Northglenn, CO 80234**

**800-827-9550**

<https://www.nationsearch.com>

The scope of this disclosure is all-encompassing to the extent permitted by law, allowing the Company to obtain from any outside organization all manner of investigative consumer reports/reporting throughout the course of your employment.

\*\*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 information obtained from personal interviews). The most common form of an investigative consumer report in connection with your employment is a reference check through personal interviews with sources such as former employers and associates, as well as other information sources.

## **(2) Acknowledgement and Authorization for Background Check**

I acknowledge receipt of the documents entitled **Disclosure Regarding Background Investigation and A Summary of Your Rights Under the Fair Credit Reporting Act** (click here and/or copy this url in your browser to view and download: <https://tinyurl.com/y49rzt9j>) and certify that I have read and understand both of these documents. I hereby authorize the obtaining of “consumer reports” and/or “investigative consumer reports” by the Company at any time after receipt of this authorization and throughout my employment, if applicable. To this end, I hereby authorize, without reservation, any law enforcement agency, administrator, state or federal agency, institution, school or university (public or private), information service bureau, credit bureau agency, employer, and/or insurance company to furnish any and all background information requested by: **Nationsearch.com, LLC** [11184 Huron St. #13; Northglenn, CO 80234; 800-827-9550; <https://www.nationsearch.com>], another outside organization acting on behalf of the Company, and/or by the Company itself. I agree that a facsimile (“fax”), electronic, and/or photographic copy of this Authorization shall be as valid as the original.

**Notice to California Residents/Applicants/Employees Only:** Under section 1786.22 of California Civil Code (click here and/or copy this url into your browser to view **Section 1786.22:** <https://goo.gl/ZFRdyD>), you have the right to request from NationSearch, upon proper identification, the nature and substance of all information in files pertaining to you, including the sources of information, and recipients of any report on you, which NationSearch has previously furnished within the two-year period preceding your request. You may view the file maintained on you by contacting NationSearch during normal business hours. You may also obtain a copy of this report and/or reports upon submitting proper identification. Upon making a written request, you may receive a summary of your report.

[INSERT CLIENT NAME HERE]

**New York Residents/Applicants/Employees Only:** Upon request, you will be informed whether or not a consumer report was requested by the Employer, and, if such a report was requested, you will be informed of the name and address of the consumer reporting agency that furnished the report. You have the right to receive and inspect a copy of any investigative consumer report requested by the Employer by contacting the consumer reporting agency identified above directly. By signing below, you acknowledge receipt of Article 23-A of the New York Correction Law (click here and/or copy this url into your browser to view **Article 23-A:** <https://goo.gl/pqUr1P>).

**Washington State Residents/Applicants/Employees Only:** You also have the right to request from the consumer reporting agency a written summary of your rights and remedies under the Washington Fair Credit Reporting Act (click here and/or copy this url into your browser to view the **Washington Fair Credit Reporting Act:** <https://goo.gl/ZKccMt>).

**Maine Residents/Applicants/Employees Only:** click here and/or copy this url into your browser to view **Chapter 209-B, An Act to Update the Fair Credit Reporting Act Consistent with Federal Law** – <https://goo.gl/SeSQe6>.

**Ban the Box and Fair Chance Hiring Ordinances by State:** click here and/or copy this url into your browser for **Ban the Box / Fair Chance Hiring** information, resources, and ordinances by state – <https://tinyurl.com/yanz6cbh>.

Last Name:	First Name:	Middle Name:
Other Names Used:	SSN:	Date of Birth: For Employment Purposes Only
Current Street Address:	Current City, State, and Zip Code:	
Driver's License Number and State of Issue:	Email Address: For Office Use and Contact Purposes Only	

I understand that by signing my name that I acknowledge receipt and understanding of the above listed documents: **(1) Disclosure Regarding Background Investigation, (2) Acknowledgement and Authorization for Background Check, and (3) Fair Credit Reporting Act (FCRA) Rights Summary** (a.k.a. “**A Summary of Your Rights Under the Fair Credit Reporting Act**”). I agree that a printout and/or copy of this authorization may be accepted with the same authority as the original.

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

### **(3) Fair Credit Reporting Act (FCRA) Rights Summary**

The consumer reporting agency compiling this report is:

NationSearch.com, LLC  
11184 Huron Street Suite 13  
Northglenn, CO 80234  
(303) 202-2620 / (800) 827-9550

Para informacion en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escibe 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 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 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](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.

[INSERT CLIENT NAME HERE]

- **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 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

#### CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

**You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **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:
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 (CFPB) 1700 G Street NW Washington, DC 20552  b. Federal Trade Commission: Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, 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	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050  b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480  c. FDIC Consumer Response Center

d. Federal Credit Unions	1100 Walnut Street, Box #11 Kansas City, MO 64106  d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3) Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4) Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E. Street, S.W. Washington, DC 20423
5) Creditors Subject to 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, S.W., Suite 8200 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 Drive McLean, VA 22102-5090
9) Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 205807 (877) 382-4357