**(Give to Applicant for their records)**

**BACKGROUND CHECK DISCLOSURE**

 The Greater Ohio District may obtain a consumer report(s) (also known as a background check report) about you from a consumer reporting agency for criminal background purposes. This includes as an applicant for employment/volunteer with children/youth or as a student in the Ministerial Student Program. Your authorization allows The Greater Ohio District to perform periodic checks should they feel necessary from time to time during your employment, a volunteer or Ministerial Student, whichever may apply.

**THE REMAINDER OF THIS PAGE IS INTENTIONALLY LEFT BLANK.**

**AUTHORIZATION for Background Checks**

I instruct and authorize The Greater Ohio District to obtain a consumer report(s) (or background check report(s) on me, including any investigative consumer reports and any consumer credit reports.**\*** I also agree that a copy of this form is valid like the signed original.

The consumer reporting agency (CRA) ADP Screening and Selection Services, Inc. (ADP SASS) will conduct the background check and prepare the background check report for the Company. ADP SASS is located at 301 Remington Street, Fort Collins, CO, 80524, and can be reached by phone at 800-367-5933, or at [www.adpselect.com](http://www.adpselect.com).

I understand that, as allowed by applicable law, the Company may rely on this authorization to order additional background check reports, including investigative consumer reports and any consumer credit reports**\*** (1) during my employment, time as a volunteer or independent contractor, and while enrolled in the Ministerial Program as applicable, and (2) from any CRA other than ADP SASS without asking me for my authorization again. I understand the Company may order background check report(s) under my legal name and any other names I may have used.

I also instruct and authorize the following persons, agencies, and entities to disclose to ADP SASS and its agents all information about or concerning me, as allowed by law, including but not limited to: my past or present employers; learning institutions, including colleges and universities; law enforcement and all other federal, state and local agencies; federal, state and local courts; the military; credit bureaus; testing facilities; motor vehicle records agencies; all other private and public sector repositories of information; and any other person, organization, or agency with any information about or concerning me. As allowed by law, such disclosures may contain the following information pertaining to me: credit history**\***; public records; a Social Security number verification; driving records; military service; credentials/certifications; worker’s compensation injuries; and verification of prior employment and education.

**By signing below, I understand that I am agreeing to the terms contained in this document.**

**If you live or work for the Company in California, Minnesota or Oklahoma**: Would you would like a free copy of your background check report: Choose an item.

Please print your full legal name:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| First Name: | Enter here | Middle: | Enter here | Last | Enter here |
| Signature: | Typed signature and emailing this document constitutes your legal signature |
| Date: | Click or tap to enter a date. |

**BACKGROUND CHECK INFORMATION**

The information requested below is collected solely for the purpose of aiding the Consumer Reporting Agency (CRA) in completing a background check on you. All information must be completed.

|  |  |
| --- | --- |
| Address: | Click or tap here to enter text. |
| Email Address: | Click or tap here to enter text. |
| For Identification Purposes only. | Date of Birth: | Click or tap to enter a date. |
| Social Security Number: | Click or tap here to enter text. |
| Driver’s License Number: | number | State Issuing License: | state |

Email completed form to the district office: greaterohiodistrict@gmail.com

(electronic submission of this form constitutes my legal signature)

**(Give to applicant for their records)**

*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 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, 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.
* 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.

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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:**

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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: | 1. Consumer Financial Protection Bureau

1700 G Street, N.W.Washington, DC 205521. 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:1. National banks, federal savings associations, and federal branches and federal agencies of foreign banks
2. 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
3. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations
4. Federal Credit Unions
 | 1. Office of the Comptroller of the Currency

Customer Assistance Group1301 McKinney Street, Suite 3450 Houston, TX 77010-90501. Federal Reserve Consumer Help Center

P.O. Box 1200Minneapolis, MN 554801. FDIC Consumer Response Center

1100 Walnut Street, Box # 11Kansas City, MO 641061. National Credit Union Administration

Office of Consumer Financial Protection (OCFP)Division of Consumer Compliance Policy and Outreach1775 Duke StreetAlexandria, VA 22314 |
| 3. Air carriers  | Asst. General Counsel for Aviation Enforcement & ProceedingsAviation Consumer Protection DivisionDepartment of Transportation1200 New Jersey Avenue, S.E.Washington, DC 20590 |
| 4. Creditors Subject to the Surface Transportation Board | Office of Proceedings, Surface Transportation BoardDepartment of Transportation395 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 AccessUnited States Small Business Administration409 Third Street, S.W., Suite 8200Washington, DC 20416 |
| 7. Brokers and Dealers | Securities and Exchange Commission100 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 Administration1501 Farm Credit DriveMcLean, VA 22102-5090 |
| 9. Retailers, Finance Companies, and All Other Creditors Not Listed Above | Federal Trade Commission: Consumer Response Center600 Pennsylvania Avenue, N.W.Washington, DC 20580(877) 382-435 |