

**Company Name:** \_Habitat for Humanity of Archuleta County\_

**DISCLOSURE REGARDING BACKGROUND INVESTIGATION**

Employer, (the "Company") may obtain a consumer report about you from a consumer reporting agency for employment purposes (including contract or volunteer services) and if you are hired, or if you are already associated with the Company, may obtain additional consumer reports on you for employment purposes.

The report may include information about your character, general reputation, personal characteristics, and/or mode of living (lifestyle). Information may also be obtained from private and public record sources. These reports may contain information regarding your criminal history, social security number verification, motor vehicle records ('driving records') that include personal information, verification of your education or employment history, substance abuse testing, or other background checks.

**I have read the DISCLOSURE REGARDING BACKGROUND INVESTIGATION above.**

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

Printed Name: \_\_\_\_\_

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

Company Name: \_\_Habitat for Humanity of Archuleta County\_\_\_\_\_

**DISCLOSURE FOR INVESTIGATIVE CONSUMER REPORTS**

Employer, (the "Company") may obtain an "investigative consumer report" about you from a consumer reporting agency for employment purposes (including contract or volunteer services) and if you are hired, or if you are already associated with the Company, may obtain additional consumer reports on you for employment purposes.

Such reports typically include information from personal interviews, most commonly from an applicant's prior employers or references. The report may include information about your character, general reputation, personal characteristics, and/or mode of living. Information may be obtained from private and public record sources and personal interviews.

You have the right to request more information about the nature and scope of an investigative consumer report, if any, by contacting Hire Image LLC. Hire Image can be contacted at 6 Alcazar Avenue, Johnston, RI 02919 or by phone/fax at 888-433-0090 (phone) or 866-494-7191 (fax).

**I have read the DISCLOSURE FOR INVESTIGATIVE CONSUMER REPORT above.**

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

Printed Name: \_\_\_\_\_

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

Company Name: \_\_Habitat for Humanity of Archuleta County\_\_\_\_

**(ACKNOWLEDGMENT AND AUTHORIZATION -**

**[IMPORTANT -- PLEASE READ CAREFULLY BEFORE SIGNING]**

I acknowledge receipt of the DISCLOSURE REGARDING BACKGROUND INVESTIGATION and A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT and certify that I have received and read both documents. I hereby authorize procurement of "consumer reports" and/or "investigative consumer reports" at any time after receipt of this authorization and, if I am hired (including contract and volunteer services), throughout my employment (contract and volunteer services), as allowed by law. To this end, I hereby authorize, as allowed by law, any law enforcement agency, administrator, state or federal agency, institution, school or university (public or private), information service bureau, employer, or insurance company to furnish any and all background information requested by Hire Image LLC, 6 Alcazar Ave., Johnston, RI 02919, [www.hireimage.com](http://www.hireimage.com), tel. 1-888-433-0090, fax 866-494-7191, another outside organization acting on behalf of the Company, and/or the Company itself. I authorize these agencies to provide you with consumer and investigative consumer reports. I agree that a facsimile ("fax"), electronic or photographic copy of this Acknowledgment and Authorization shall be as valid as the original.

I understand that if driving a company vehicle (or my own vehicle, as required) is a requirement of the position I am being considered for, then having and maintaining a satisfactory driving record and being able to legally and safely drive is required for my employment. If applicable, I agree to allow the Company to check my driving record, which contains personal information and may contain information about my physical, mental, or behavioral health maintained by a state government agency that has restricted my ability to drive legally, prior to hire and periodically thereafter. A driving record may also be obtained to verify my identity.

I understand that if drug and/or alcohol testing is requested, I authorize collection site personnel, medical review officer or employer representative to obtain the information necessary to comply applicable laws and with the Company's drug and alcohol policy. I acknowledge that I have been provided the employer's drug and alcohol testing (substance abuse) policy, if applicable.

The scope of this authorization will allow the Company to obtain from any outside organization all manner of consumer reports and investigative consumer reports now and, if I am hired (including contract or volunteer services), throughout the course of my employment (including contract or volunteer services), to the extent permitted by law. As a result, I should carefully consider whether to exercise my right to request disclosure of the nature and scope of any investigative consumer report. Hire Image's Privacy Policy can be found at [www.hireimage.com](http://www.hireimage.com).

**I understand that I have the following rights in connection with this authorization:** 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 may also request a copy of that report from the Company. You also may request a copy of that report from Hire Image LLC. If anyone other than Hire Image LLC 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, but not exclusive, form of investigative consumer report obtained with regard to applicants for employment is an investigation into your education and/or employment history conducted by Hire Image LLC via interviews with past employers, neighbors, friends, or associates.

**I understand that by signing and dating below:**

- **I authorize the Company to procure the consumer report(s) described above (including driving records, if applicable, or substance abuse testing, if permitted by law) from or through Hire Image LLC;**
- **To the extent applicable, I authorize the Company to share reports with third party companies for whom I may be placed to perform services;**
- **I consent to transacting electronically, including receiving legally required notices electronically;**
- **I have received and read the Disclosure Regarding Background Investigation;**
- **I have received and read the State/County/City Specific Rights of Applicants or Employees Regarding Background Investigation;**
- **I have read the Acknowledgment and Authorization above.**

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date of Birth\*

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

\_\_\_\_\_  
Today's Date

\_\_\_\_\_  
Driver's License Number  
& State Issued

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

**STATE/COUNTY/CITY SPECIFIC RIGHTS OF APPLICANTS OR EMPLOYEES**  
**REGARDING BACKGROUND INVESTIGATION**

**Specific to CA, MN, NY, OK applicants or employees but available to all applicants or employees:**

You have the right to promptly receive and inspect a copy of any consumer report, consumer investigative report, or consumer credit report requested on you by the Company, at no charge, by contacting the Company, or, contact the consumer reporting agency, Hire Image LLC, toll-free at 888-433-0090, or [info@hireimage.com](mailto:info@hireimage.com)

Check here to receive a copy of your consumer report directly from the Company.

**California applicants or employees:**

By signing below, you also acknowledge receipt of the NOTICE REGARDING BACKGROUND INVESTIGATION PURSUANT TO CALIFORNIA LAW. If you did not receive a copy of the Notice, please contact Hire Image at 888-433-0090 or [info@hireimage.com](mailto:info@hireimage.com) to request a copy. Hire Image LLC's privacy policy can be found at <http://www.hireimage.com>

**City or County of San Francisco applicants or employees:**

By signing below, you also acknowledge the Company's posting of the Fair Chance Ordinance (San Francisco Police Code, Article 49). If you would like a copy of the Ordinance, please contact Hire Image at 888-433-0090 or [info@hireimage.com](mailto:info@hireimage.com) to request a copy, or visit: <http://sfgov.org/olse/fair-chance-ordinance-fco>

**City of Los Angeles applicants or employees:**

By signing below, you also acknowledge the Company's posting of the Fair Chance Initiative for Hiring Ordinance (FCIHO) (LAAC 10.48). If you would like a copy of the Initiative, please contact Hire Image at 888-433-0090 or [info@hireimage.com](mailto:info@hireimage.com) to request a copy, or visit:  
<http://bca.lacity.org/fair-chance>

**New York applicants or employees:**

By signing below, you acknowledge receipt of Article 23-A of the New York Correction Law. If you would like to receive Article 23-A, please contact Hire Image at 888-433-0090 or [info@hireimage.com](mailto:info@hireimage.com) to request a copy, or visit <https://www.labor.ny.gov/formsdocs/wp/correction-law-article-23a.pdf>

**New York City applicants ONLY:**

By signing below, you acknowledge receipt of the New York City Fair Chance Act Notice. If you would like a copy, please contact Hire Image at 888-433-0090 or [info@hireimage.com](mailto:info@hireimage.com)

**Rhode Island applicants or employees:**

By signing below, you acknowledge receipt of the Rhode Island Consumer Empowerment & Identity Theft Prevention Act of 2006. If you did not receive a copy, contact Hire Image at 888-433-0090 or [info@hireimage.com](mailto:info@hireimage.com) to request a copy.

**Washington State applicants or employees:**

You have the right to request from the consumer reporting agency a written summary of your rights and remedies under Washington state laws. Contact Hire Image at 888-433-0090 or [info@hireimage.com](mailto:info@hireimage.com) to request a copy. You may also contact the Washington Attorney General, Consumer Protection Division, 800 5<sup>th</sup> Ave. Suite 2000, Seattle, WA 98104-3188.

**I have read the STATE/COUNTY/CITY SPECIFIC RIGHTS OF APPLICANTS OR EMPLOYEES above.**

\_\_\_\_\_  
Signature of applicant

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

*Para información en español, 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 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 1-888-5-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:**

<b>TYPE OF BUSINESS:</b>	<b>CONTACT:</b>
<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, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. 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 Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement &amp; 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 the 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, S.W., Suite 8200 Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, 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>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>