



**CANDIDATE CONSENT AND DISCLOSURE FORM
Regarding Procurement of a Consumer Report**

The Borough of Grove City conducts pre-employment screening on certain new hires. The pre-employment screening includes a criminal background check and may also include a credit history report. Before making an adverse decision, the Borough will provide you with a copy of the consumer report and a description in writing of your rights under the FCRA.

APPLICANT RELEASE

I understand that the Borough of Grove City (Borough) may utilize the services of a Borough-approved vendor as part of the Borough’s pre-employment screening procedure. In connection with my application for employment, the Borough may procure a Background Investigative Report and/or a Background Report on me as part of the process of considering my candidacy as an employee. An investigative consumer report will be generated for employment purposes only, in compliance with the federal Fair Credit Reporting Act (FCRA) and any applicable state statutes. The FCRA gives individuals specific rights in dealing with consumer reporting agencies. A summary of these rights is attached to this document, and I have received a copy of my rights.

I understand an investigation may include obtaining information regarding my character; work habits; performance and experience; reasons for termination of past employment; academic credential records including transcripts; criminal history records from any criminal justice agency in any jurisdiction; military records; and requests for records and information from any individual, company, firm corporation, present and/or past employers; and public agencies subject to state and federal law. A credit report detailing personal financial history will only be obtained for permissible purposes in consideration of jobs meeting specific criteria.

By signing below, I hereby authorize the Borough and/or their vendor to obtain a consumer report and/or an investigative report about me in order to consider me for employment. I hereby authorize, without reservation, anyone contacted by the Borough and/or their vendor to furnish the information as stated above. In order to verify my identity for purposes of the background investigation, I am voluntarily releasing my date of birth and fully understand that age is not a consideration of employment. In addition, I agree that a photocopy or telephone facsimile of this authorization shall be valid as the original.

I understand that falsification, misrepresentation, and/or omission of information on my employment application and/or this consent and disclosure form is grounds for excluding me from further consideration, withdrawal of a job offer, and if already employed, termination of my employment.

Applicant Name (Please type or print)

Date

Applicant Signature

Witness Name (Please type or print)

Date

Witness Signature

Please type or print clearly. Keep the last two pages marked A Summary of Your Rights.

Position: _____

Department: _____

Social Security Number: _____ - _____ - _____ Date of Birth: _____ (Month) _____ (Day) _____ (Year)

Drivers License Number _____ Issued by PA Other _____

Last Name: _____ First Name: _____

Middle Name: _____ Other Names Known By: _____

Address: _____ City: _____

State: _____ Zip Code: _____ County: _____

Phone Number: _____

Email Address: _____

The information requested above is used to assist in the completion of a background investigation. The information will be maintained in a limited access file, detached from your application. The information will be used for the sole purpose of identification when conducting a background investigation.

Return this completed form to the Borough Secretary's Office, 123 W. Main Street, Grove City, PA 16127. Contact the Borough Secretary at 724-458-7060 if you have any questions.

DEPARTMENT USE ONLY

Department Name: _____

Position: _____

HRS/EO USE ONLY

Criminal Check

Fiduciary Check

Date sent: _____

Date sent: _____

Date received back: _____

Date received back: _____

Results

Results

Para informacion en espanol, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **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, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit 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.ftc.gov/credit 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.ftc.gov/credit.

- **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).
- **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.ftc.gov/credit.

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. Federal enforcers are:

<u>TYPE OF BUSINESS:</u>	<u>CONTACT:</u>
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation , Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051