

### Disclosure Regarding Background Investigation

The Arc of the Capital Area ("The Arc") may request, for lawful purposes, background information about you from a consumer reporting agency in connection with your partnering with The Arc, including but not limited to employment, independent contractor assignments, interning, and volunteering. This background information may be obtained in the form of consumer reports and/or investigative consumer reports (commonly known as "background reports"). These background reports may be obtained at any time after receipt of your authorization and, if you are hired or engaged by The Arc, throughout your employment, contract period, or volunteer time, as applicable.

The Arc will use Backgrounds Online ([www.backgroundsonline.com](http://www.backgroundsonline.com)) and/or the Department of Public Safety to prepare or assemble background checks. The scope of this disclosure is all-encompassing, however, allowing The Arc to obtain from any outside organization all manner of consumer reports throughout the course of your employment to the extent permitted by law.

The types of information that may be obtained include, but are not limited to: The types of information that may be obtained include, but are not limited to: social security number and name verifications, address history, and criminal records and history.

Information may be obtained from public or private sources, including government agencies, past employers, etc.

You have the right, upon written request made within a reasonable time, to request whether a consumer report has been run about you and to request a copy of your report.

### Acknowledgment & Authorization for Background Screening

I have read and understand the "Disclosure Regarding Background Investigation" and the "Summary of Consumer Rights Under the Fair Credit Reporting Act."

I hereby authorize the obtaining of "consumer reports" and/or "investigative consumer reports" by The Arc at any time after receipt of this authorization and throughout my partnership with The Arc, whether employment, contracting, volunteering, or interning. 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, employer, or insurance company to furnish any and all background information requested by Backgrounds Online, Department of Public Safety, The Arc, and any other entity on behalf of The Arc. I agree that a facsimile ("fax"), electronic or photographic copy of this Authorization shall be as valid as the original.

\_\_\_\_\_

Signed

\_\_\_\_\_

Printed Name

\_\_\_\_\_

Date

Parental Consent (applicable for minors only): I hereby give my consent for the above-mentioned applicant to have a background check performed on him/her. Furthermore, I hereby understand and agree to the conditions of this authorization as described above.

\_\_\_\_\_

Parent/Guardian Signature

\_\_\_\_\_

Parent/Guardian Name (please print)

\_\_\_\_\_

Date

## Personal Information Required for Background Screening

To authorize your background check, please carefully read the accompanying documents and fill out the information below as clearly and accurately as possible, including your full legal name **as it appears on your photo ID**.

Law enforcement agencies and other entities for positive identification purposes require the following information when checking public records. This information is confidential, and will be used strictly for background screening purposes only.

<input type="text"/>	<input type="text"/>	<input type="text"/>
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First Name

Middle Name

Last Name

Other Names/Aliases, Maiden Name

Position Applied For

Social Security Number

Date of Birth

Driver's License Number

State

Current Address

City/State/Zip Code

Email Address

Phone Number

Current/Former Employer

Position

Dates of Employment

If currently employed, may we contact your employer?  Yes  No

## Summary of Consumer Rights Under the Fair Credit Reporting Act

Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

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.
- 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.**