

**Background Check Forms, Cont.**

**Consumer, Investigative, and Direct Reports Authorization, Disclosure and Release**

Name		Social Security no.		Date of birth (mm/dd/yyyy)*	
Street address		City		State	Zip Code
Driver's license no.	State of issuance	Any other names used			

By signing below, I hereby voluntarily authorize International Church of the Foursquare Gospel d/b/a \_\_\_\_\_ (legal name and code number of church, school, camp) ("Foursquare") to obtain "consumer reports" and "investigative consumer reports" about me from a "consumer reporting agency," and reports Foursquare may obtain directly, and to consider these reports when making decisions regarding my employment/volunteer position or potential position with Foursquare. The nature and scope of these reports are as follows. They may contain information on my character, general reputation, personal characteristics, and mode of living. They may also include, among other things, checks, records and/or information regarding: my criminal convictions (including, without limit, court, sex offender, incarceration and DMV records), social security number, current and prior employer(s)/supervisor(s) and/or references I provided, coworkers, neighbors, friends, associates or acquaintances, and verification of college degrees and professional licenses or certifications.

I understand that I have rights under the Fair Credit Reporting Act (and the California Investigative Consumer Reporting Agencies Act and other California law for California residents, the Government Data Practices for Minnesota residents, the Credit Services Organization Act for Oklahoma residents, the equivalent New York FCRA for New York residents, and the equivalent Maine FCRA for Maine residents) including the rights discussed in the separate disclosure statement(s) provided to me.

I authorize any governmental entity, law enforcement agency, institution, information service bureau, school, employer, supervisor, reference, or other person contacted by Church Volunteer Central (or other selected agency) or Foursquare, or their agents or volunteers, to furnish the information described herein.

I release and discharge from liability all persons, agencies, and entities providing the above information or reports about me to Church Volunteer Central (or other selected agency) and/or Foursquare. To the fullest extent permitted by law, I further release and discharge Foursquare and Church Volunteer Central (or other selected agency), and their agents, employees and volunteers, from any claims, damages, losses, liabilities, costs and/or expense arising from the retrieving and/or reporting of said information, including any consumer report or investigative consumer report.

I acknowledge a copy or telephonic facsimile of this document shall be valid as the original. If I am presently a resident of Maine or New York, I have reviewed the additional state law disclosure information attached.

Signature	Date
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If you would like a copy of any investigative consumer report sent to you at your address listed above, please check the box below.

- Yes, I would like to receive a copy of any investigative consumer report which may be obtained on me by a consumer reporting agency.
- If you would like to receive a copy via email, please provide your email address.

Your date of birth is requested to verify the information obtained is about you and not someone with the same or a similar name. It will not be used for employment purposes.

## **Background Check Forms, Cont.**

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### **Consumer, Investigative, and Direct Reports Authorization, Disclosure and Release, Cont.**

#### ***ADDITIONAL STATE LAW DISCLOSURES:***

If you currently live in the state of Maine or New York, please review these additional notices.

**MAINE:** You have the right upon request, to be informed of whether an investigative consumer report was requested, and if one was requested, the name and address of the consumer reporting agency furnishing the report. You may request and receive from Foursquare, within five business days of our receipt of your request, the name, address and telephone number of the nearest unit designated to handle inquiries for the consumer reporting agency issuing an investigative consumer report concerning you. You also have the right, under Maine law, to request and promptly receive from all such consumer reporting agencies copies of any such investigative consumer reports.

**NEW YORK:** You have the right, upon written request, to be informed of whether or not a consumer report was requested. If a consumer report is requested, you will be provided with the name and address of the consumer reporting agency furnishing the report.

**Background Check Forms, Cont.**

**Consumer, Investigative, And Direct Reports Disclosure**

**To be Completed by Staff**

Check the investigative consumer reporting agency below that will be used to conduct the background investigation prior to giving to candidate.

Church Volunteer Central, 1515 Cascade Ave., Loveland, CO 80539; 800-267-9040

\_\_\_\_\_  
 If using another agency, check and fill-in complete name, address, city, state, zip code and toll free telephone number.

**To be Signed and Dated by Applicant**

International Church of the Foursquare Gospel d/b/a \_\_\_\_\_  
 (legal name and code number of church, school, camp), when making a final decision whether to offer you employment or a volunteer position, when deciding whether to continue your employment or volunteer position (if you are accepted), and when making other employment/ volunteer related decisions directly affecting you, may wish to obtain and use a “consumer report” and/or an “investigative consumer report” from the consumer reporting agency listed above, or Foursquare may conduct its own investigation and obtain a direct report.

The terms “consumer report” and “investigative consumer report” are defined in the federal Fair Credit Reporting Act (“FCRA”), which applies to you. As an applicant for employment or as an employee of Foursquare, you are a “consumer” with rights under the FCRA.

A “consumer reporting agency” is a person or business that, for monetary fees, dues or on a cooperative nonprofit basis, regularly assembles or evaluates consumer credit information or other information on consumers for the purpose of furnishing “consumer reports” to others, such as Foursquare.

A “consumer report” is any written, oral or other communication of any information by a “consumer reporting agency” bearing on a consumer’s credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics or mode of living which is used or collected for the purpose of serving as a factor in establishing the consumer’s eligibility for employment or volunteer purposes.

An “investigative consumer report” is a consumer report or portion thereof in which information on a consumer’s character, general reputation, personal characteristics, or mode of living is obtained through personal interviews with neighbors, friends, or associates of the consumer reported on or with others with whom he is acquainted or who may have knowledge concerning any such items of information. The Fair Credit Reporting Act provides you with the right to request, in writing within a reasonable amount of time, a disclosure of the nature and scope of the investigation requested (you can find disclosure of the nature and scope of the investigation in the separate form, “Consumer, Investigative, And Direct Reports Authorization, Disclosure And Release”, you received with this Disclosure). You are also entitled to a written summary of your rights under the Fair Credit Reporting Act (enclosed) as prepared by the Federal Trade Commission. Keep the attached pages for future reference.

If Foursquare obtains a “consumer report” or “investigative consumer report” about you, and if Foursquare considers any information in the “consumer report” or “investigative consumer report” when making an employment/volunteer related decision that directly and adversely affects you, you will be provided with a copy of the “consumer report” before the decision is finalized. You also may contact the Federal Trade Commission about your rights under the FCRA as a “consumer” with regard to “consumer reports,” “investigative consumer reports” and “consumer reporting agencies.”

If Foursquare obtains a direct report of public record information about you and considers it when making an employment/volunteer related decision that directly and adversely affects you, you will be provided a copy of the report/record unless you waive it, except for California residents, who will be provided a copy whether or not they waive it.

Please sign and date below to signify your receipt of this Disclosure, including the FCRA summary of rights.

Signature	Date
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CALIFORNIA RESIDENTS ONLY: Complete this form and the form “Consumer, Investigative, and Direct Reports Disclosure – California Addendum.”



Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escriba a la FTC Consumer Response Center, Room 130-A 600, Pennsylvania Ave. N.W., Washington, DC 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](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, DC 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](http://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](http://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](http://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 1-888-567-8688.

- **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.

- **Identify theft victims and active duty military personnel have additional rights.** For more information, visit [www.ftc.gov/credit](http://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:**

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



**Background Check Forms, Cont.**

**Consumer, Investigative, And Direct Reports Disclosure – California Addendum** (for CA residents only)

**To be Completed by Staff**

Check the investigative consumer reporting agency below that will be used to conduct the background investigation prior to giving to candidate.

Church Volunteer Central, 1515 Cascade Ave., Loveland, CO 80539; 800-267-9040

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If using another agency, check and fill-in complete name, address, city, state, zip code and toll free telephone number.

**To be Signed and Dated by Applicant**

International Church of the Foursquare Gospel d/b/a \_\_\_\_\_

(legal name and code number of church, school, camp) (“Foursquare”), when making a final decision whether to offer you an employment or a volunteer position, when deciding whether to continue your employment/ volunteer position (if you are accepted), and when making other decisions directly affecting your position or potential position with Foursquare, may wish to obtain and use an “investigative consumer report” as defined by the California Investigative Consumer Reporting Agencies Act (California Civil Code Sections 1786 et seq.).

The investigative consumer report may seek information on your character, general reputation, personal characteristics, and mode of living. The reports may also include, among other things, checks, records and/or information regarding: your criminal convictions (including, without limit, court, sex offender, incarceration and DMV records), social security number, current and prior employer(s)/supervisor(s) and/or references you provided, coworkers, neighbors, friends, associates or acquaintances, and verification of college degrees and professional licenses or certifications.

Foursquare obtains these reports from the investigative consumer reporting agency listed above or Foursquare may obtain reports on its own. Pursuant to California Civil Code Section 1786.53, if Foursquare directly obtains a report of information about you that is a matter of “public record,” then Foursquare will provide a copy of the information to you within seven days after Foursquare receives it.

**Information about Investigative Consumer Reports** (California Civil Code Section 1786.22)

An investigative consumer reporting agency shall supply the files and information it is required to maintain (under California Civil Code Section 1786.10) during normal business hours and on reasonable notice.

Files maintained on you (if an investigative consumer report is obtained) must be made available for your visual inspection, as follows:

- In person, if you appear in person and furnish proper identification. A copy of your file shall also be available to you for a fee not to exceed the actual costs of duplication services provided.
- By certified mail, if you make a written request, with proper identification, for copies to be sent to a specified addressee. Investigative consumer reporting agencies complying with requests for certified mailings under this section shall not be liable for disclosures to third parties caused by mishandling of mail after such mailings leave the investigative consumer reporting agencies.

A summary of all information contained in files on you and required to be provided (by California Civil Code Section 1786.10) shall be provided by telephone, if you have made a written request, with proper identification for telephone disclosure, and if the toll charge, if any, for the telephone call is prepaid by or charged directly to the consumer.

The term "proper identification" as used above means that information generally deemed sufficient to identify a person. Such information includes documents such as a valid driver's license, social security account number, military identification card, and credit cards. Only if you are unable to reasonably identify yourself with the information described above, is an investigative consumer reporting agency allowed to require additional information concerning your employment and personal or family history in order to verify your identity.

The investigative consumer reporting agency is required to provide trained personnel to explain to you any information furnished to you (pursuant to California Civil Code §1786.10).

The investigative consumer reporting agency is required to provide a written explanation of any coded information contained in files maintained on you. This written explanation shall be distributed whenever a file is provided to you for visual inspection as required under California Civil Code §1786.22.

You may be accompanied by one other person of your choosing, who can be required to furnish reasonable identification. An investigative consumer reporting agency may require you to furnish a written statement granting permission to the consumer reporting agency to discuss your file in such person's presence.

Please sign and date below to signify your receipt of this Disclosure.

Signature	Date
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