

# CONSUMER AUTHORIZATION AND RELEASE

In connection with \_\_\_\_\_ considering me for employment, continued employment, promotion or reassignment, I authorize \_\_\_\_\_ and or its agent, ACCUFAX Div., Southvest Inc. to obtain a consumer report, criminal background check report, motor vehicle records, workers compensation records or investigative consumer report which may include information on my character, general reputation, personal characteristics, and mode of living from public record sources or through personal interviews with previous employers or associates. When requested by an employer motor vehicle records or a driving history may be obtained.

I authorize, without reservation, any person or entity contacted by \_\_\_\_\_, or its agent, ACCUFAX Div., Southvest Inc. to furnish the above-stated information, and I release any such person or entity from any and all liability for furnishing such information. I further release

\_\_\_\_\_, its affiliated companies, their officers, employees and agents, and specifically, ACCUFAX Div., Southvest Inc., their affiliated companies, their officers, employees and agents from any liability and responsibility arising from the preparation of said report. I understand that false or misleading statements made on this authorization, or made during the employment process, will disqualify me from consideration for employment or result in my immediate discharge if employed.

By my execution hereof I acknowledge I have been provided with a separate Consumer Disclosure advising me that a report will be requested and used for the purpose of evaluating me for employment, continued employment, promotion, or reassignment as an employee.

**PLEASE PRINT (Use Blue or Black Ink)**

**ACCOUNT #:**

LEGAL NAME \_\_\_\_\_ DOB \* \_\_\_\_\_ SS# \_\_\_\_\_

OTHER NAMES USED \_\_\_\_\_

DRIVERS LICENSE # \_\_\_\_\_ STATE ISSUED \_\_\_\_\_

Name exactly as it appears on Drivers License \_\_\_\_\_

CURR. ADDR. \_\_\_\_\_

CITY \_\_\_\_\_ ST \_\_\_\_\_ CO \_\_\_\_\_ ZIP \_\_\_\_\_ HOW LONG \_\_\_\_\_

PREV. ADDR. \_\_\_\_\_

CITY \_\_\_\_\_ ST \_\_\_\_\_ CO \_\_\_\_\_ ZIP \_\_\_\_\_ HOW LONG \_\_\_\_\_

PREV. ADDR. \_\_\_\_\_

CITY \_\_\_\_\_ ST \_\_\_\_\_ CO \_\_\_\_\_ ZIP \_\_\_\_\_ HOW LONG \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

LIST ALL CITY/STATES RESIDED IN SINCE AGE 18 AND HOW LONG IN EACH CITY/STATE:

**APPLICANT COMPLETE INFORMATION BELOW (MAY WE CONTACT YOUR CURRENT EMPLOYER ?) \_Y\_ \_N\_**

Employer	City	Tel	From Dates	To
_____	_____	_____	_____ / _____	_____

Employer	City	Tel	Dates	/
_____	_____	_____	_____	_____

EDUCATION Name	City,St	Tel	From Dates	To
_____	_____	_____	_____ / _____	_____

Years attended \_\_\_\_\_ Most recent Last year completed: 1 2 3 4 Degree(s) \_\_\_\_\_

Last name if different while in School \_\_\_\_\_

\* "Date of Birth" (DOB) or "Age" will be used solely for the purpose of identification in doing background checks and will not be considered or used for any other purpose.

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CONSUMER DISCLOSURE

(FCRA-1)

In connection with \_\_\_\_\_ considering you for employment, continued employment, promotion or reassignment, \_\_\_\_\_ may obtain a consumer report, criminal background check report, motor vehicle report, workers compensation records or investigative consumer report on you which may include information on character, general reputation, personal characteristics, and mode of living from public record sources or personal interviews with previous employers or associates. You have the right, upon written request, to receive a written description of the nature and scope of the investigation requested and a written summary of your rights under the Fair Credit Reporting Act.

I HEREBY ACKNOWLEDGE RECEIPT:

\_\_\_\_\_  
PRINT NAME

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SIGNATURE

CONFIDENTIAL

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# CONSUMER AUTHORIZATION AND RELEASE

## 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.

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- **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.**

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## A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

The FCRA gives several different federal agencies (listed below) authority to enforce the FCRA:

**FOR QUESTIONS OR CONCERNS REGARDING:**

CRA's creditors and others not listed below

National banks federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)

Savings associations and federally chartered savings banks (word "federal" or initials "F.S.B." appear in federal institution's name)

Federal Reserve system member banks (except national banks, and federal branches/agencies of foreign banks)

Federal Credit Unions (words "Federal Credit Union" appear in institution's name)

State chartered banks that are not a member of the Federal Reserve System

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

**PLEASE CONTACT:**

**A. Bureau of Consumer Financial Protection**  
1700 G Street NW  
Washington, DC 20580

**B. Federal Trade Commission**  
Consumer Response Center – FCRA  
Washington, DC 20580  
**202-326-3761**

**Office of the Comptroller of the Currency**  
Compliance Management, Mail Stop 6-6  
Washington, D.C. 20219  
**800-613-6743**

**Office of Thrift Supervision**  
Consumer Programs  
Washington, D.C. 20552  
**800-842-6929**

**Federal Reserve Board**  
Division of Consumer & Community Affairs  
Washington, D.C. 20551  
**202-452-3693**

**National Credit Union Administration**  
1775 Duke Street  
Alexandria, VA 22314  
**703-518-6360**

**Federal Deposit Insurance Corporation**  
Division of Compliance & Consumer Affairs  
Washington, D.C. 20429  
**800-934-FDIC**

**Department of Transportation**  
Office of Financial Management  
Washington, D.C. 20590

**Department of Agriculture**  
Office of Deputy Administrator – GIPSA  
Washington, D.C. 20250  
**202-720-7051**

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.