

# i-BackgroundCheck.com

## DISCLOSURE AND AUTHORIZATION OF APPLICANT / EMPLOYEE FOR RELEASE OF INFORMATION

### DISCLOSURE

This is to inform you that as a part of \_\_\_\_\_ procedure for processing your employment application, or for otherwise determining your eligibility for a position with our Company, a consumer report may be obtained for employment purposes. Further information may be obtained through personal interviews with third parties, such as family members, business associates, financial sources, friends, neighbors, or others with whom you are acquainted. This inquiry might include, but is not limited to, information as to your character, general reputation, personal characteristics, and mode of living, whichever may be applicable. These investigations might include, but are not limited to, searches of educational institutions attended; financial records of credit agencies; records of previous employment, including work history, records from the U.S. Veterans' Administration; criminal history information on file in local, state or federal agencies; workers compensation records and motor vehicle records.

You have the right to make a written request within 60 days to: i-BackgroundCheck.com, 10869 N. Scottsdale Rd #103-153, Scottsdale, AZ, 85254, for a complete and accurate disclosure of additional information concerning the nature and scope of the investigation (self addressed, postage paid required please include contact information within written request).

### AUTHORIZATION

I authorize and consent for full release of records (either orally or in writing) to the authorized representatives of i-BackgroundCheck.com. In addition, I release and discharge i-BackgroundCheck.com and its agents or subsidiaries AND \_\_\_\_\_ (potential employer) to the full extent permitted by law from any claims, damages, losses, liabilities, costs, expenses or any other charge or complaint filed with any agency arising from retrieving and reporting information. I understand this notice will apply to any future update reports that may be requested and is valid for up to one year from the below date for hiring purposes. I also understand that this in no way constitutes or implies an offer of employment.

_____			
Last Name (Print)	First Name	Middle Name	
_____		_____	
Street Address	City	State	Zip Code
_____		_____	
Social Security Number	Prior Name (s)		
_____		_____	
Date of Birth / Place of Birth	* Signature	Date	
_____		_____	
Driver License Number / State			

I authorize and consent to the release and disclosure of all information (either orally or in writing), including but not limited to I-BACKGROUNDCHECK.COM, its subsidiaries and \_\_\_\_\_ (potential employer).

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

### LIST PREVIOUS ADDRESS FOR THE PAST SEVEN YEARS (List all of your addresses in chronological order beginning with the most recent)

_____	_____	_____	_____	_____	_____
Street Address	City	State	Zip Code	Year (from) – Year (to)	#of Years
_____	_____	_____	_____	_____	_____
Street Address	City	State	Zip Code	Year (from) – Year (to)	#of Years
_____	_____	_____	_____	_____	_____
Street Address	City	State	Zip Code	Year (from) – Year (to)	#of Years
_____	_____	_____	_____	_____	_____
Street Address	City	State	Zip Code	Year (from) – Year (to)	#of Years

\*\* If you do not recall the street address, put unknown and list city & state  
Attach additional pages if necessary.

## **A Summary of Your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer reporting agency" (CRA). Most CRAs are credit bureaus that gather and sell information about you -- such as if you pay your bills on time or have filed bankruptcy -- to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. 1681-1681u, at the Federal Trade Commission's web site (<http://www.ftc.gov>). The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

- **You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you -- such as denying an application for credit, insurance, or employment -- must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.
- **You can find out what is in your file.** At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.
- **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs -- to which it has provided the data -- of any error.) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. **However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified.** If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.
- **You can dispute inaccurate items with the source of the information.** If you tell anyone -- such as a creditor who reports to a CRA -- that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.
- **Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.

- **Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA -- usually to consider an application with a creditor, insurer, employer, landlord, or other business.
- **Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.
- **You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.
- **You may seek damages from violators.** If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

The FCRA gives several different federal agencies authority to enforce the FCRA:

FOR QUESTIONS OR CONCERNS REGARDING:	PLEASE CONTACT:
CRA's, creditors and others not listed below	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4367 (Toll-Free)
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 Programs 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 703-518-6360
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 800-934-FDIC
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