

CBC EMPLOYMENT SCREENING SERVICES REPORT REQUEST

Toledo Office/ Operation Center

5555 Airport Highway, Suite 205 ♦Toledo, OH 43615 419/861-7555

♦FAX 419/861-7565 ♦1/800fl72-0130 ♦FAX 1/8001772-0440

PORTLAND MAINE POLICE DEPT. - USE ONLY Date: _____ Time: _____ ESS SPECIALIST: CINDI KATAFIASZ/ TEAM 2
CUSTOMER#: 85ES81405 PERSON ORDERING REPORT:

LAST NAME: _____ FIRST _____ MIDDLE: _____ MAIDEN: _____

CURRENT ADDRESS: _____

PREVIOUS ADDRESS: _____

SOCIAL SECURITY NUMBER: _____ MALE _____ FEMALE _____

DRIVER'S LICENSE NO: _____ STATE: _____ DATE OF BIRTH: _____

APPLICANT AUTHORIZATION: _____

Without reservation I authorize this employer or any party or agency contacted by this employer to procure my consumer report and/or to obtain or furnish information concerning my credit, criminal, motor vehicle, and other history. I understand that inquiries may be made to various federal and state agencies, employers, references, acquaintances and others seeking information as to my personal characteristics, credit worthiness, employment status, general reputation and mode of living. FCRA DISCLOSURE This is to inform you that as part of processing your application, a consumer report may be obtained for employment purposes.

SIGNATURE: _____ TODAY'S DATE: _____

- This information is requested by CBC Employment Screening Services solely for purposes of ensuring accurate retrieval of records.

FOR EMPLOYER USE ONLY

Reports Requested: (Place checkmark next to report(s) requested and fill in appropriate information)

Credit Report Criminal Report, County:

Social Security Search State: _____

County: _____

Motor Vehicle Report: State: _____

City: _____

License No. : _____ Felony

Report (other): _____ Felony and Misdemeanor

Available: Do you want maiden name searched? [Yes/ No

](Please fax a copy of the application if ordering) (Maiden name search will incur additional charges) Education Verification

♦ Current Employer Verification

State Criminal Report:

Previous Employer Verification List State: _____

Professional License
Verification Personal
Reference Check

CUSTOMER CERTIFICATION

I, _____, as an authorized representative of the above-mentioned Customer do hereby certify that, in accordance with the ESS Customer Service Agreement, prior to ordering any report for employment purposes, the applicant, 1) authorized the procurement of the report(s), 2) received the FTC *Summary of Your Rights Under the Fair Credit Reporting Act, 3) received the FCRA Disclosure herein, and that 4) in the event any adverse action is to be taken which is based in whole or in part on the report(s) before taking such action, the applicant will be provided with a copy of the report(s) including a written summary of the consumer's rights under the FCRA, and 5) information from the report(s) will not be used in violation of any applicable federal or state equal opportunity law or regulation.

Signature of Customer: _____

Date: _____

The Federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of the information in the files of every "Consumer Reporting Agency" (CRA). Most CRA's 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. § 1681-1681 U 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 nine 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 CRA's - 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 if 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 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 offer must include a toll free 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 and concerns regarding:

Please contact:

CRA's, creditors and others not listed below	Federal Trade Commission Consumer Response Center FCRA Washington, D. C. 20580 1-877- FTC-HELP
National Banks, Federal Branches/ Agencies of Foreign Banks (word "National" o initials "N. A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management Mail Stop 6- 6 Washington, D. C. 20219 1-800- 613-6743
Federal Reserve System member banks (except national banks, and federal branches / agencies of foreign banks)	Federal Reserve Board Division of Consumer and Community Affairs Washington, D. C. 20551 1-202-452-3693
Savings Associations and federally chartered savings banks (word "Federal" or initials "F. S. B." appear in federal institutions name)	Office of Thrift Supervision Consumer Programs Washington, D. C. 20552 1-800-842- 6929
Federal Credit Unions (words "Federal Credit Union" appear in the institutions name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314
State chartered banks that are not members of the federal reserve system	Federal Deposit Insurance Corporation Division of Compliance and Consumer Affairs Washington, D. C. 20429