**Authorization and release form to obtain an investigative and/or consumer report used for pre or post employment evaluation for employees, vendors and contractors**

HR-Revolution LLC, provides employment background checks utilizing information from public sources and private third party investigating entities. Please read the below information regarding the scope of these background checks and what your rights are as a consumer according to the rules and guidelines of the FCRA.

I, the undersigned prospected employee, current employee, vendor, or contractor, hereby authorize **Humphreys County Care & Rehab** to obtain an investigative and/or consumer report on me (being the applicant for employment, vendor, or contractor). These reports may include, but are not limited to my personal credit history based on credit bureau reports, criminal history, civil records, workers’ compensation history, employment and reference verifications which may include information as to my character and reputation, drug usage and driving history.

I further authorize any business that which I was previously employed, to release information regarding my employment to **Humphreys County Care & Rehab**. I further authorize any government agency providing public records, or private third party investigative agency, to release records regarding my credit, criminal, personal identification information (i.e. social security verification), and/ or civil history. I understand that the information that will be procured is based on the information I provide. I understand that I have no rights to sue HR-Revolution for the procurement of aforementioned reports. If I deny any information provided in the reports, I will act according to the guidelines which the FCRA provides for consumers.

I, the consumer, understand that I am entitled to a free, full-disclosure adverse action letter upon disqualification of employment, vendor operation, or contract. The above mentioned letter may have my complete background check detailing the numerous reports that were ran on me, the consumer. I may also receive a written summary of my rights according to the FCRA guidelines.

I understand that this authorization form will be in effect for the duration of my employment with Humphreys County Care & Rehab. During my employment I give access to **Humphreys County Care & Rehab** to run additional background checks on me the consumer, when the said party sees fit.

I certify that the below information in this form is correct and that my application, employment, or contract will be terminated if any information is found to be false or omitted.

(PLEASE PRINT ALL THE BELOW INFORMATION) (\* Represents Required Information)

\*Name: \*Date of Birth:

 First Last Middle

Maiden Name/ Alias: \*Social Security #:

\*Current Address:

 Street City State Zip Code Dates

Former Address:

 Street City State Zip Code Dates

License Type: License Number: Issued State: Race:

\*Signature: \*Date: / /

**Consumer Report (CR) Disclosure**

**FCRA DISCLOSURE REGARDING BACKGROUND INVESTIGATION FOR CONSUMER REPORTS**

<Client Name> (the "Company") will obtain one or more consumer reports about you from a consumer reporting agency for employment purposes. These purposes may include hiring, promotion, retention or reassignment. These reports may include information about your character, general reputation, personal characteristics, and mode of living. These reports may contain information regarding your criminal information or history, social security verification, motor vehicle records ("driving records"), verification of your education or employment history, social media, or other background checks.

The consumer reporting agency preparing the report(s) is: HRRevolution, Phone: 872-216-2457, Fax: 866-972-0350,

# **FCRA Summary of Rights**

***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.***

**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.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 creditworthiness 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 1-888-5-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. For information about your federal rights, contact:**

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| --- | --- |
| **TYPE OF BUSINESS:** | **CONTACT:** |
| 1.a. Banks, savings associations, and credit unions with total assets of over $10 billion and their affiliatesb. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB: | a. Consumer Financial Protection Bureau1700 G Street, N.W.Washington, DC 20552b. Federal Trade CommissionConsumer Response Center600 Pennsylvania Avenue, N.W.Washington, DC 20580(877) 382-4357 |
| 2. To the extent not included in item 1 above:a. National banks, federal savings associations, and federal branches and federal agencies of foreign banksb. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associationsd. Federal Credit Unions | a. Office of the Comptroller of the CurrencyCustomer Assistance Group1301 McKinney Street, Suite 3450Houston, TX 77010-9050b. Federal Reserve Consumer Help CenterP.O. Box. 1200Minneapolis, MN 55480c. FDIC Consumer Response Center1100 Walnut Street, Box #11Kansas City, MO 64106d. National Credit Union AdministrationOffice of Consumer Financial Protection (OCFP)Division of Consumer Compliance Policy and Outreach1775 Duke StreetAlexandria, VA 22314 |
| 3. Air carriers | Asst. General Counsel for Aviation Enforcement & ProceedingsAviation Consumer Protection DivisionDepartment of Transportation1200 New Jersey Avenue, S.E.Washington, DC 20590 |
| 4. Creditors Subject to the Surface Transportation Board | Office of Proceedings, Surface Transportation BoardDepartment of Transportation395 E Street, S.W.Washington, DC 20423 |
| 5. Creditors Subject to the Packers and Stockyards Act, 1921 | Nearest Packers and Stockyards Administration area supervisor |
| 6. Small Business Investment Companies | Associate Deputy Administrator for Capital AccessUnited States Small Business Administration409 Third Street, S.W., Suite 8200Washington, DC 20416 |
| 7. Brokers and Dealers | Securities and Exchange Commission100 F Street, N.E.Washington, DC 20549 |
| 8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations | Farm Credit Administration1501 Farm Credit DriveMcLean, VA 22102-5090 |
| 9. Retailers, Finance Companies, and All Other Creditors Not Listed Above | Federal Trade CommissionConsumer Response Center600 Pennsylvania Avenue, N.W.Washington, DC 20580(877) 382-4357 |