



FAIR CREDIT REPORTING ACT DISCLOSURE

Please Read Carefully Before Signing the Authorization

In considering you for employment and, if you are employed, in considering you for the subsequent promotion, assignment, reassignment, retention, or discipline, _____ (“the Company”) may request and rely upon one or more consumer reports or investigative consumer reports about you that we obtain from a third party consumer reporting agency.

These terms are defined in the Fair Credit Reporting Act (“FCRA”), which applies to you. As either an applicant for employment or an employee, you are a “consumer” with rights under the FCRA:

- a “consumer report” is a written, oral or other communication of any information by a consumer reporting agency bearing on your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in making an employment-related decision about you. Such information may include, for example, credit information, criminal history reports, or driving records; and
- an “investigative consumer report” is a consumer report in which information on your character, general reputation, personal characteristics, or mode of living is obtained through personal interviews with your priors employers, neighbors, friends, or associates, or with others who may have knowledge concerning any such items of information. In the event an investigative consumer report is requested about you, you are entitled to additional disclosures regarding the nature and scope of the investigation requested, as well as a written summary of your rights under the FCRA

Under the FCRA, before the Company can obtain a consumer report or investigative consumer report about you for employment purposes, we must have your written authorization. Before we take adverse action on the basis, in whole or in part, of information in that report, you will be provided a copy of that your rights under the FCRA. [You may also contact the Consumer Financial Protection Bureau about your right under the FCRA.](#)

Oregon applicants or employees only: the Company does not request, and will not consider, information pertaining to your credit history unless the Company is exempt, or the information is substantially job related to the position for which your application is being considered. If applicable, you will be specifically informed of the Company’s intent to obtain and consider that information.

Washington State applicants or employees only: You also have the right to request from the consumer reporting agency a written summary of your rights and remedies under the Washington Fair Credit Reporting Act.

I ACKNOWLEDGE THAT I HAVE RECEIVED AND READ THIS “FAIR CREDIT REPORTING ACT DISCLOSURE”

Applicant Name: _____ Signature: _____ Date: _____