

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

Page 1 of 2

(As Provided by the Federal Trade Commission)

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### **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, 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 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.

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Appendix A to Part 601 -- Prescribed Summary of Consumer Rights

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Page 2 of 2

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- 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:**

<b>FOR QUESTIONS OR CONCERNS REGARDING:</b>	<b>PLEASE CONTACT</b>
CRA's, creditors and others not listed below	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 202-326-3761
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 20552 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

**REQUEST, AUTHORIZATION, CONSENT AND RELEASE FOR BACKGROUND INFORMATION**

PLEASE TYPE OR PRINT

I: \_\_\_\_\_  
LAST NAME, FIRST NAME MIDDLE NAME (PLEASE INCLUDE Jr., Sr. II, III Etc.)

understand that in conjunction with my application for employment with Kreuzberger I Associates or one of Kreuzberger I Associates clients, Kreuzberger I Associates will use the services of an outside agency to research and verify the information I have provided on my application for employment including my personal background, character, professional standing, work history and qualifications. This agency will provide a report to Kreuzberger I Associates. Kreuzberger I Associates uses **Employer's InfoSource, a consumer reporting agency**, as an agent to perform background verifications.

**Employer's InfoSource** may utilize various sources of information it deems appropriate including but not limited to: credit reporting agencies, Department of Motor Vehicle records, court records, current and former employers, military records, school records, professional and personal references. I request, authorize and consent to the release and disclosure of any and all information including but not limited to the above to Kreuzberger I Associates, and Employer's InfoSource. I unconditionally release and hold harmless Kreuzberger I Associates, Kreuzberger I Associates' clients, **Employer's InfoSource**, InfoSource Companies, Inc. and any named or unnamed corporation, company, custodian of records or informant from any and all liability resulting from furnishing information about me.

I request, authorize and consent to the procurement of an Investigative Consumer Report and understand that it may contain information about my background, mode of living, character, personal characteristics and general reputation. Additionally, I understand that upon proper request, I will be given a full and accurate disclosure as to the nature and substance of all information provided to Kreuzberger I Associates. I further understand that when requesting a copy of the report, proper identification will be required and I should direct my request to: Employer's InfoSource, P.O. Box 298, Lafayette, CA 94549. Phone 1 800-331-6770.

California applicants: By checking this box:  I wish to receive a copy of my Investigative Consumer Report.

Signed \_\_\_\_\_ Today's Date \_\_\_\_\_

Printed Name \_\_\_\_\_ Position Applied For \_\_\_\_\_

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Social Security Number Date Of Birth Driver's License Number State  
**Date of Birth Used for Background Check I.D. Only and for No Other Purpose**

Other names you have used or are also known as: \_\_\_\_\_

**PLEASE PROVIDE ALL RESIDENTIAL ADDRESSES FOR THE PAST 7 YEARS**

Current Address: \_\_\_\_\_  
Street Apt.# City State Zip Code How long here?

Former Address: \_\_\_\_\_  
Street Apt.# City State Zip Code How long here?

Former Address: \_\_\_\_\_  
Street Apt.# City State Zip Code How long here?

Former Address: \_\_\_\_\_  
Street Apt.# City State Zip Code How long here?

Former Address: \_\_\_\_\_  
Street Apt.# City State Zip Code How long here?

**OFFICE USE ONLY**

Client Contact: \_\_\_\_\_ FAX No. \_\_\_\_\_ Facility/Dept/Billing Code: \_\_\_\_\_

Instructions:  STANDARD PLAN  OTHER (see attached) NOTE: \_\_\_\_\_

California Employers

**CONSUMER CREDIT REPORT NOTICE**

IN CONNECTION WITH YOUR APPLICATION FOR EMPLOYMENT, **Kreuzberger Associates** WILL OBTAIN AND REVIEW YOUR CONSUMER CREDIT REPORT FROM THE FOLLOWING CREDIT BUREAU(S)

***Experian***

BY LAW, YOU HAVE THE RIGHT TO RECEIVE A COPY OF YOUR CREDIT REPORT DIRECTLY FROM THE CREDIT BUREAU FREE OF CHARGE, BY CHECKING THE BOX BELOW. YOUR CREDIT REPORT WILL BE MAILED TO YOU BY THE CREDIT BUREAU.

I have read and understand the above notice. I want a free copy of my credit report.

NAME: \_\_\_\_\_

STREET ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

SOCIAL SECURITY NUMBER: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

DATE: \_\_\_\_\_

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**FOR EMPLOYER USE ONLY**

SUBMITTED BY: \_\_\_\_\_

COMPANY: \_\_\_\_\_

**Employer's  
InfoSource**

**CERTIFICATION OF COMPLIANCE AS REQUIRED UNDER**

**CALIFORNIA CIVIL CODE SEC. 1786.16(a)(4) and (5).**

I, \_\_\_\_\_, certify that we, Kreuzberger I Associates, have given the above-mentioned employee the notices pertaining to the conducting of an investigation and the preparation of the resulting Investigative Consumer Report required by California Civil Code Sec. 1786.16(a)(2). We further agree to provide or caused to be provided, a copy of the Investigative Consumer Report to the above-mentioned candidate / employee, as required by California Civil Code Section 1786.16 (5) (b), and adhere to all of the other requirements as mandated under California Civil Code Section 1786.16(b).

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature for Kreuzberger I Associates