

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street NW, 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 FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street NW, 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 for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness 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 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.
- **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.

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:

TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. 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.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570 Houston, TX 77052</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Assistant General Counsel for Office of Aviation Protection Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Division Regional Office</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street SW, Suite 8200 Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street NE Washington, DC 20549</p>
<p>8. Institutions that are members of the Farm Credit System</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357</p>

DISCLOSURE STATEMENT

Disclosure

In connection with an evaluation of your qualifications for employment, promotion, reassignment, or retention as an employee or contractor with Tiospa Zina Tribal School ("the Employer"), the Employer may obtain a "consumer report" and an "investigative consumer report" pertaining to you. A "consumer report" consists of any written, oral, or other communication of information by a consumer reporting agency bearing on a person's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living. An "investigative consumer report" is a consumer report or portion thereof in which information on a person's character, general reputation, personal characteristics, or mode of living is obtained through personal interviews with neighbors, friends, or associates of the person reported on, or through personal interviews with others with whom he/she is acquainted or who may have knowledge concerning such items of information.

Acknowledgement

I hereby acknowledge that I have received and read this Disclosure Statement.

Sign Name

Print Name

Date

****Must be signed by a Parent or Guardian if applicant is under the age of 18.***

Signature of Minor's Parent or Guardian: _____ **Date:** _____



corporate investigations, inc.

STATE SPECIFIC NOTICES

If you live or work in any of the states listed below, please note the following:

CALIFORNIA: Applicants residing in California acknowledge receipt of the Notice Regarding Background Investigation Pursuant to California Law. If requested by the Employer, California applicants also acknowledge that the Employer will obtain a consumer credit report from TransUnion through CII and have been advised regarding the specific basis for which the consumer credit report is required.

Additionally, under Section 1786.22 of the California Civil Code, you may view the file maintained on you by Corporate Investigations, Inc. during normal business hours. You may also obtain a copy of this file upon submitting proper identification and paying the costs of duplication Services, by appearing at Corporate Investigations, Inc. in person or by mail. You may also receive a summary of the file by telephone. CII is required to have personnel available to explain your file. If you appear in person, a person of your choice may accompany you, provided that this person furnishes proper identification.

MAINE: Upon request you will be informed whether or not a consumer report was requested, and if such a report was requested, the name and address of the consumer reporting agency furnishing the report. You will be provided a copy of your rights under the Maine Fair Credit Reporting Act.

MASSACHUSETTS: If you contact the Employer's Human Resources department, you have the right to know whether the Employer ordered an investigative consumer report about you. You also have the right to ask the CRA for a copy of any such report.

MINNESOTA: You have the right in most circumstances to submit a written request to the CRA for a complete and accurate disclosure of the nature and scope of any consumer report the Employer ordered about you. The CRA must provide you with this disclosure within five (5) business days after its receipt of your request or the report was requested by the Employer, whichever date is later.

NEW YORK: Applicants seeking employment in the state of New York acknowledge receipt of a copy of article 23-A of New York Correction law.

You have the right to inspect and receive a copy of any investigative consumer report requested by the Employer by contacting the CRA identified below.

Corporate Investigations, Inc.
2275 Swallow Hill Road, Building 500
Pittsburgh, PA 15220
Telephone: 800-600-0244
Facsimile: 800-891-1399
<http://ciilink.com>

WASHINGTON STATE: If you submit a written request to the Employer's Human Resources department, you have the right to a complete and accurate disclosure of the nature and scope of any investigative consumer report the Employer ordered about you. You are entitled to this disclosure within five business days after the date your request is received or the Employer ordered the report, whichever is later. You also have the right to request a written summary of your rights under the Washington Fair Credit Reporting Act.

☐ **California, Massachusetts, Minnesota, New Jersey and Oklahoma Residents only:** Please check this box if you would like to receive a copy of a consumer report or investigative consumer report at no charge whenever you have a right to receive such a copy, if one is obtained by the Employer. The report will be provided to you within three (3) business days after the report is provided to the Employer.

I hereby acknowledge that I have received and read the additional state specific notices:

Print Name

Sign Name

Date

AUTHORIZATION

Tiospa Zina Tribal School ("the Employer") has informed me that the Employer may obtain a "consumer report" or "investigative consumer report" pertaining to me, in connection with the evaluation of my qualifications for employment, promotion, reassignment, or retention as an employee or contractor of the Employer's. The Employer has also informed me of the following: (1) that a "consumer report" consists of any written, oral, or other communication of information by a consumer reporting agency bearing on a person's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living; (2) that an "investigative consumer report" is a consumer report or portion thereof in which information on a person's character, general reputation, personal characteristics, or mode of living is obtained through personal interviews with neighbors, friends, or associates of the person reported on, or through personal interviews with others with whom he/she is acquainted or who may have knowledge concerning such items of information; (3) that Employer will be utilizing Corporate Investigations, Inc. ("CII") (2275 Swallow Hill Road, Suite 500, Pittsburgh, Pa 15220, 1-800-600-0244, <https://corpnew.ciilink.com>), a consumer reporting agency, to assist in preparing a consumer report and/or investigative consumer report pertaining to me; (4) that, in conducting their investigation, Employer and CII may contact my neighbors, friends, associates, and other people who may have knowledge of my personal, employment, or educational background; and (5) that Employer and CII may obtain information concerning, among other things, my character, general reputation, personal characteristics, mode of living, diplomas, degrees, licenses, transcripts, credit history, driving record, employment eligibility (E-Verify), employment history, criminal arrests and convictions, motor vehicle violations, records of civil judgments, tax liens, bankruptcy information, drug and/or alcohol test results and worker's compensation history.

I hereby authorize the Employer to procure, and CII to prepare, a consumer report and/or investigative consumer report pertaining to me. I further authorize the Employer and CII to conduct an investigation into my personal, employment, and educational background for purposes of the preparation of such reports.

I further authorize the Employer and CII, in conducting their investigation, to contact my neighbors, friends, associates, and other people who may have knowledge of my personal, employment, or educational background, and for the Employer and CII to obtain information concerning, among other things, my character, general reputation, personal characteristics, mode of living, diplomas, degrees, licenses, transcripts, credit history, driving record, employment eligibility (E-Verify), worker's compensation history, employment history, criminal arrests and convictions, motor vehicle violations, records of civil judgments, tax liens, and bankruptcy information. I further authorize CII to provide the Employer with the information that CII obtains pursuant to its investigation.

In authorizing this investigation, I will voluntarily provide the supplemental data requested on the attached Supplemental Data Form, to ensure that any records which are located which may refer to a person with a name that is identical or similar to mine are properly determined as referring to, or not referring to, me. I understand that I do not have to provide the supplemental data, and that if I do provide the supplemental data, it will be used only in connection with obtaining a consumer report and/or investigative consumer report on me. Additionally, I certify that I have personally completed the Supplemental Data Form and any supporting documents required to conduct my background check.

I understand that I have the right to obtain additional disclosures concerning the nature and scope of the investigation that the Employer has requested, and the right to request a summary of my rights under Section 609(c) of the Fair Credit Reporting Act, by submitting a written request to the Employer. CII's Privacy Statement may be viewed at <https://corpnew.ciilink.com>.

If I am hired as an employee or retained as a contractor, this Authorization will remain on file and shall serve as an ongoing authorization for the Employer to obtain consumer reports and investigative consumer reports at any time during my relationship with the Employer.

I further agree that copies of this Authorization that show my signature are as valid as the original Authorization that I have signed.

Before signing this Authorization, I have had the opportunity to review this document with anyone of my choosing, including an attorney.

Print Name

Social Security Number

Sign Name

Date

****Must be signed by a Parent or Guardian if applicant is under the age of 18.***

Signature of Minor's Parent or Guardian: _____

Date: _____

SUPPLEMENTAL DATA
(Please Print Clearly)

Name _____
Last Name, First Name, Middle Name (as listed on Social Security Card)

Date of Birth _____

Social Security Number: _____

Maiden Name or Other Names Used _____
(Please list the year when each name changed.)

Mother's Maiden Name (For applicants who are living or have lived in Puerto Rico or Mexico) : _____

Applicant Phone (Home & Cell) Numbers _____ Applicant email address _____

Driver's License Number _____ State _____

HOME ADDRESSES FOR PAST 7 YEARS (Use additional page if needed)

Street Address	City, State	Zipcode	County	From (MM/YR)	To (MM/YR)

EDUCATION (List ultimate degree)

☐ **GED:** Yes ___ No ___ Date received _____ Name and Address of Site: _____
Name

City _____ State _____

☐ _____ Mo ____ Yr ____ to Mo ____ Yr ____
Name of High School

Street Address, City, State, Zip Code _____

Diploma Received: Yes ___ No ___

Date of Graduation: Mo ____ Yr ____

List last name(s) if different than above at time of high school attendance: _____

☐ _____ Mo ____ Yr ____ to Mo ____ Yr ____
Name of College/University

Street Address, City, State, Zip Code _____

Degree Received: Yes ___ No ___

Degree(s)/Major(s) _____ Date Degree Received _____

List last name(s) if different than above at time of college attendance: _____

☐ **Type of Professional License/Certification** _____ State _____ Date Received _____

License/Certification # _____

Location where License/Certification was received _____

EMPLOYMENT HISTORY (list most recent first) (include military service)

May we contact Present Employment? Yes ___ No ___

☐ _____ Phone Number _____
Company Name area code and extension

Full address (city, state, zip) _____

First and Last Name of Supervisor _____

Dates of Employment (include month and year) _____

Supervisors Title _____

Reason for leaving _____

Position Held by Applicant _____

☐ _____ Phone Number _____
Company Name area code and extension

Full address (city, state, zip)

First and Last Name of Supervisor

Dates of Employment (include month and year)

Supervisors Title

Reason for leaving

Position Held by Applicant

☐ _____ Phone Number _____
Company Name area code and extension

Full address (city, state, zip)

First and Last Name of Supervisor

Dates of Employment (include month and year)

Supervisors Title

Reason for leaving

Position Held by Applicant

☐ _____ Phone Number _____
Company Name area code and extension

Full address (city, state, zip)

First and Last Name of Supervisor

Dates of Employment (include month and year)

Supervisors Title

Reason for leaving

Position Held by Applicant

☐ _____ Phone Number _____
Company Name area code and extension

Full address (city, state, zip)

First and Last Name of Supervisor

Dates of Employment (include month and year)

Supervisors Title

Reason for leaving

Position Held by Applicant

REFERENCES

☐ _____ () _____ () _____
 Name Home phone# Business phone#

 Address Years Known _____ Socially _____ Professionally _____

 Business address Title _____

 Reference Email address

☐ _____ () _____ () _____
 Name Home phone# Business phone#

 Address Years Known _____ Socially _____ Professionally _____

 Business address Title _____

 Reference Email address

☐ _____ () _____ () _____
 Name Home phone# Business phone#

 Address Years Known _____ Socially _____ Professionally _____

 Business address Title _____

 Reference Email address

☐ _____ () _____ () _____
 Name Home phone# Business phone#

 Address Years Known _____ Socially _____ Professionally _____

 Business address Title _____

 Reference Email address