



Human Resources Department
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DISCLOSURE REGARDING BACKGROUND INVESTIGATION

DISCLOSURE AND ACKNOWLEDGMENT [IMPORTANT -- PLEASE READ CAREFULLY BEFORE SIGNING ACKNOWLEDGMENT]

As a condition of employment, City of Albany may obtain information about you directly or from a consumer reporting agency for employment purposes. Thus, you may be the subject of a "consumer report", "investigative consumer report" and/or direct investigation which may include information about your character, general reputation, personal characteristics, and/or mode of living, and which can involve personal interviews with sources such as your neighbors, friends, or associates. These reports may include employment history and reference checks, criminal and civil litigation history information, motor vehicle records ("driving records"), sex offender status, credit reports, education verification, professional licensure, drug testing, Social Security Verification, and information concerning workers' compensation claims (only once a conditional offer of employment has been made). Credit history will only be requested where such information is substantially related to the duties and responsibilities of the position for which you are applying.

You have the right, upon written request made within a reasonable time after receipt of this notice, to request whether a consumer report has been run about you, and the nature and scope of any investigative consumer report, and request a copy of your report. The scope of this notice and authorization is all-encompassing; however, allowing City of Albany to obtain from any outside organization all manner of consumer reports and investigative consumer reports now and, if you are hired, throughout the course of your employment to the extent permitted by law.

ACKNOWLEDGMENT AND AUTHORIZATION

I acknowledge receipt of the NOTICE REGARDING BACKGROUND INVESTIGATION and A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT and certify that I have read and understand both of those documents. I hereby authorize the City of Albany to obtain the above information for employment purposes either directly or through consumer reports" and/or "investigative consumer reports" at any time after receipt of this authorization and, if I am hired, throughout my employment. I understand that this information shall only be used to determine my qualifications for the position for which I have applied and/or for my continued employment. I further understand and also realize that the information released will be held in the strictest confidence and may prove unfavorable to my being selected for the position or have an adverse affect on my present employment with the City of Albany.

To this end, I hereby authorize, without reservation, any law enforcement agency, administrator, state or federal agency, institution, school or university (public or private), information service bureau, employer, or insurance company to furnish any and all background information requested by the City of Albany or its designated consumer reporting agency or another outside organization acting on behalf of City of Albany. I agree that a facsimile ("fax"), electronic or photographic copy of this Authorization shall be as valid as the original.

I knowingly and voluntarily release all former and current employers, references, and the City of Albany from any and all liability arising from their giving or receiving information about my employment history and my suitability for employment with the City of Albany.

Applicant Signature _____ Date _____

Printed Name _____

NAME _____ SSN _____
ADDRESS _____
CITY _____ STATE _____ ZIP _____
D/O/B _____ PLACE OF BIRTH _____
HEIGHT _____ WEIGHT _____ RACE _____ SEX _____
DRIVER'S LICENSE NUMBER _____ STATE _____

LIST OTHER STATES IN WHICH YOU HAVE HAD A DRIVER'S LICENSE IN THE PAST TEN YEARS:

LIST ANY OTHER NAMES/NICKNAMES/ALIASES THAT YOU HAVE USED OR BEEN KNOWN BY:

SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

Para informacion en español, visite www.consumerfinance.gov/learnmore o escribe a la FTC Consumer Financial Protection Bureau, 1700 G Street N. W., Washington, DC 20552

The federal Fair Credit Reporting Act (FCRA) is designed to promote 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 specific 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 or write to: FTC 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 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 identify 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 twelve (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 (7) years old, or bankruptcies that are more than ten (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 be 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 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).

↓ **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.

↓ **Identify 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 have more rights under the 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:

Federal Trade Commission
Consumer Response Center - FCRA
Washington, DC 20580 1-877-382-4357