

## DISCLOSURE REGARDING CONSUMER REPORTS

**University of Virginia** ("the Company") may obtain information about you from a consumer reporting agency for employment purposes. Thus, you may be the subject of a "consumer report" which may include information about your character, general reputation, personal characteristics, and/or mode of living, gathered by the consumer reporting agency and reported to the Company. These reports may contain, but may not be limited to, information regarding your criminal history, credit history, motor vehicle records ("driving records"), verification of your education or employment history or other background checks.

## **ADDITIONAL DISCLOSURES FOR INVESTIGATIVE CONSUMER REPORTS**

In addition to the consumer report content and related disclosure material, **University of Virginia** ("the Company") may obtain one or more "investigative consumer reports" containing information about you from a consumer reporting agency for employment purposes. An investigative consumer report is a special type of consumer report in which information on a consumer's character, general reputation, personal characteristics, or mode of living is obtained through personal interviews with neighbors, friends, or associates of the consumer or anyone who may have knowledge concerning any such items of information

You have the right, upon written request made within a reasonable time after receipt of this notice, to request disclosure of the nature and scope of any investigative consumer report. You should carefully consider whether to exercise your right to request disclosure of the nature and scope of any investigative consumer report. Should you choose to exercise this right, please make your request in writing to: **University of Virginia Human Resources, 914 Emmet St, Charlottesville VA 22904**

You also have a right to a written copy of A Summary of Your Rights Under the Fair Credit Reporting Act. As such one is included as part of this process.

**ACKNOWLEDGMENT AND AUTHORIZATION**  
**REGARDING CONSUMER AND/OR INVESTIGATIVE CONSUMER REPORTS**

I hereby authorize the obtaining of "consumer reports" and/or "investigative consumer reports" by **University of Virginia** ("the Company") at any time after receipt of this authorization and throughout the term of my employment., if applicable, to the extent permitted by law. In accordance with this notice, I hereby authorize, 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 **Applicant Insight, Inc., 5652 Meadowlane Street, New Port Richey, FL, 34652, www.applicantinsight.com, 1-800-771-7703**, another outside organization acting on behalf of the Company, and/or the Company itself.

By signing below, I also acknowledge receipt of the (1) DISCLOSURE REGARDING CONSUMER AND/OR INVESTIGATIVE CONSUMER REPORTS, (2) ADDITIONAL STATE LAW NOTICES REGARDING CONSUMER AND/OR INVESTIGATIVE CONSUMER REPORTS, and (3) A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

**New York applicants or employees only:** By signing below, you also acknowledge receipt of ARTICLE 23-A of the New York Correction Law.

**California applicants or employees only:**

Please check this box if you would like to receive a copy of an investigative consumer report or consumer credit report at no charge if one is obtained by the Company whenever you have a right to receive such a copy under California law. By signing below, you also acknowledge receipt of the NOTICE REGARDING BACKGROUND INVESTIGATION PURSUANT TO CALIFORNIA LAW.

**Minnesota applicants or employees only:**

Please check this box if you would like to receive a copy of a consumer report if one is obtained by the Company.

**Oklahoma applicants or employees only:**

Please check this box if you would like to receive a copy of a consumer report if one is obtained by the Company.

**Applicants or employees of any state not referenced above:**

Please check this box if you would like to receive a copy of a consumer report if one is obtained by the Company.

Last name: \_\_\_\_\_ First name: \_\_\_\_\_ Middle name: \_\_\_\_\_

I have no middle name

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**INFORMATION ABOUT YOU REQUIRED FOR BACKGROUND CHECK**

**Applicants/Employees:** Please provide the following information about yourself to facilitate a background check. Please note, all fields are required, except offenses – **please leave blank** if none. When the “I have no middle name” is selected, Applicant Insight will process the corresponding services in a means consistent with the individual having no middle name. If no middle name (“NMN”), no middle initial (“NMI”), or some other similar text is provided, Applicant Insight will process the corresponding services in a means consistent with the individual having a middle name of “NMN” or “NMI”. As such, should the screening or hiring process reveal identifying information inconsistent or contradictory with that provided below, the Company may classify your omission of that information as deliberate falsification.

Last name: \_\_\_\_\_ First name: \_\_\_\_\_ Middle name: \_\_\_\_\_  
 I have no middle name

Other Names/Alias: \_\_\_\_\_  
*Include Maiden or Name Changes, No Direct Derivatives Ex: Susan vs. Sue, David vs. Dave*

\*Social Security: \_\_\_\_\_ \*Date of Birth: \_\_\_\_\_  
*\*This information will be used for background screening purposes only and will not be used as hiring criteria.*

\_\_\_\_\_  
*Please list offense, county/city, state, and year*

Misdemeanors: \_\_\_\_\_

Felonies: \_\_\_\_\_

Driver's License: \_\_\_\_\_ State of Issuance: \_\_\_\_\_

\_\_\_\_\_  
*Please list offense, county/city, state, and year*

Traffic Violations within last 5 years: \_\_\_\_\_

\*\*Phone Number: \_\_\_\_\_ \*\*Email Address: \_\_\_\_\_  
*\*\*This information will be used for correspondence related to the background check process when allowable by law*

Present Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Country: \_\_\_\_\_

Dates From/ To: From: \_\_\_\_\_ To: \_\_\_\_\_

Provide your previous 7 years of address history. If you do not have any additional address history, please put N/A in Address #1

Address #1 : \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Country: \_\_\_\_\_

Dates From/ To: From: \_\_\_\_\_ To: \_\_\_\_\_

Address #2 :: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Country: \_\_\_\_\_

Dates From/ To: From: \_\_\_\_\_ To: \_\_\_\_\_

Address #3 :: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Country: \_\_\_\_\_

Dates From/ To: From: \_\_\_\_\_ To: \_\_\_\_\_

Address #4 :: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Country: \_\_\_\_\_

Dates From/ To: From: \_\_\_\_\_ To: \_\_\_\_\_

Address #5 :: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Country: \_\_\_\_\_

Dates From/ To: From: \_\_\_\_\_ To: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### 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 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](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).
- **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:**

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates  b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552  b. Federal Trade Commission: Consumer Response Center – FCRA 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 banks  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	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050  b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480

<p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement &amp; Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8<sup>th</sup> Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</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>FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>