BARTON COMMUNITY COLLEGE

# BACKGROUND AUTHORIZATION FORM SUPPLEMENTAL INFORMATION

## Please Read Carefully Before Completing the Background Authorization Form

The name, address and telephone number of the nearest unit of the consumer reporting agency designated to handle inquiries regarding the investigative consumer report is:

Sterling Infosystems, Inc. | 249 W 17th St. 6th Floor, New York, NY 10011 | 877-424-2457 | or | 5750 West Oaks Boulevard, Ste. 100 Rocklin, CA 95765 | 800-943-2589

**California, Maine, Massachusetts, Minnesota, New Jersey & Oklahoma Applicants Only:** I have the right to request a copy of any Report obtained by Barton Community College from Sterling.

**California, Connecticut, Maryland, Oregon, Vermont and Washington State Applicants Only (As applicable):** I further understand that Barton Community College will not obtain information about my credit history, credit worthiness, credit standing, or credit capacity unless: (i) the information is required by law; (ii) I am seeking employment with a financial institution (California, Connecticut and Vermont only – in California the financial institution must be subject to Sections 6801-6809 of the U.S. Code and in Vermont it must be a financial institution as defined in the 8 V.S.A § 11101 (32) or a credit union as defined in 8 V.S.A § 30101 (5)); (iii) I am seeing employment with a financial institution that accepts deposits that are insured by a federal agency, or an affiliate or subsidiary of the financial institution or a credit union share guaranty corporation that is approved by the Maryland Commissioner of Financial Regulation or an entity or an affiliate of the entity that is registered as an investment advisor with the United States Securities and Exchange Commission (Maryland only); (iv) I am seeking employment in a position which involves access to confidential financial information (Vermont only); (v) I am seeking employment in a position which requires a financial fiduciary responsibility to the employer or a client of the employer, including the authority to issue payments, collect debts, transfer money, or enter into contracts (Vermont only); (vi) Barton Community College can demonstrate that the information is a valid and reliable predictor of employee performance in the specific position being sought or held; (vii) I am seeking employment in a position that involves access to an employer’s payroll information (Vermont only); (viii) **the information is substantially job related, and the bona fide reasons for using the information are disclosed to me in writing, (complete the question below)** (Connecticut, Maryland, Oregon and Washington only); (ix) I am seeking employment as a covered law enforcement officer, emergency medical personnel, fire fighter police office, peace officer or other law enforcement position (California, Oregon and Vermont only – in Oregon the police or peace officer position must be sought with a federally insured bank or credit union and in Vermont the law enforcement officer position must be as defined in 20 V.S.A § 2358, the emergency medical personnel must be as defined in 24 V.S.A § 2651 (6), and the firefighter position must be as defined in 20 V.S.A § 3151 (3)); (x) Barton Community College reasonably believes I have engaged in specific activity that constitutes a violation of law related to my employment (Connecticut only); (xi) I am seeking a position with the state Department of Justice (California only); (xii) I am seeking a position as an exempt managerial employee (California only); and/or (xiii)) I am seeking employment in a position (other than regular solicitation of credit card applications at a retail establishment that involves regular access to all of the following personal information of any one person: bank or credit card account information, social security number, and date of birth, I am seeing employment in a position that requires me to be named a signatory on the employers bank or credit card or otherwise authorized to enter into financial contracts on behalf of the employer, I am seeking employment in a position that involves access to confidential or proprietary information of Barton Community College or regular access to $10,000 or more in cash (California only).

**Bona fide reasons why Barton Community College considers credit information substantially job related (complete if this is the sole basis for obtaining credit information) or in California and Vermont the Barton Community College’s basis for the credit check.**

**NY Applicants Only:** I also acknowledge that I have received the attached copy of Article 23A of New York’s Correction Law. I further understand that I may request a copy of any investigative consumer report by contacting STERLING. I further understand that I will be advised if any further checks are requested and provided the name and address of the consumer reporting agency.

**California Applicants and Residents:** If I am applying for employment in California or reside in California, I understand I have the right to visually inspect the files concerning me maintained by an investigative consumer reporting agency during normal business hours and upon reasonable notice. The inspection can be done in person, and, if I appear in person and furnish proper identification; I am entitled to a copy of the file for a fee not to exceed the actual costs of duplication. I am entitled to be accompanied by one person of my choosing, who shall furnish reasonable identification. The inspection can also be done via certified mail if I make a written request, with proper identification, for copies to be sent to a specified addressee. I can also request a summary of the information to be provided by telephone if I make a written request, with proper identification for telephone disclosure, and the toll charge, if any, for the telephone call is prepaid by or directly charged to me. I further understand that the investigative consumer reporting agency shall provide trained personnel to explain to me any of the information furnished to me; I shall receive from the investigative consumer reporting agency a written explanation of any coded information contained in files maintained on me. “Proper identification” as used in this paragraph means information generally deemed sufficient to identify a person, including documents such as a valid driver’s license, social security account number, military identification card and credit cards. I understand that I can access the following website - http://sterlinginfosystems.com/privacy - to view STERLING’S privacy practices, including information with respect to STERLING’S preparation and processing of investigative consumer reports and guidance as to whether my personal information will be sent outside the United States or its territories.

OHR 01-17-2013

Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington D.C. 20580.

**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.ftc.gov/credit**](http://www.ftc.gov/credit) **or write to: Consumer Response Center, Rom 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

* **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, by September 2005 all consumers will be entitled to on free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) 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 loads, 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 in incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for an explanation of dispute procedure.
* **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 consume 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.ftc.gov/credit](http://www.ftc.gov/credit) .
* **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 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.ftc.gov/credit](http://www.ftc.gov/credit) .

**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. Federal enforcers are:**

|  |  |
| --- | --- |
| **TYPE OF BUSINESS:** | **CONTACT:** |
| Consumer reporting agencies, creditors and others not listed below | Federal Trade Commission: Consumer Response Center-FCRA  Washington, DC 20580 1-877-382-4357 |
| 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 1-800-613-6743 |
| Federal Reserves System member banks (except national banks, and federal branches/agencies of foreign banks) | Federal Reserve Board  Division of Consumer & Community Affairs  Washington, DC 20551 1-202-452-3693 |
| Savings associations and federally chartered saving banks (word “Federal” or initials “F.S.B.” appear in federal institution’s name) | Office of Thrift Supervision  Consumer Complaints  Washington, DC 20552 1-800-842-6929 |
| Federal credit unions (words “Federal Credit Union” appear in institution’s name) | National Credit Union Administration  1775 Duke Street  Alexandria, VA 22314 1-703-519-4600 |
| State-chartered banks that are not members of the Federal Reserve System | Federal Deposit Insurance Corporation  Consumer Response Center, 2345 Grand Avenue, Suite 100  Kansas City, MO 64108 1-877-275-3342 |
| Air, surface, or rail common carriers regulated by for Civil Aeronautics Board or Interstate Commerce Commission | Department of Transportation, Office of Financial Management  Washington, DC 20590 1-202-366-1306 |
| Activities subject to the Packers and Stockyards Act, 1921 | Department of Agriculture  Office of Deputy Administrator – GIPSA  Washington, DC 20250 1-202-720-7051 |

OHR 01/12

**CALIFORNIA CONSUMER RIGHTS**

You have rights when an investigative consumer report is obtained on you. The following are some of your rights:

1. Whoever obtained the report was required to give you a free copy.

2. You have the right to contact the agency that made the report. You can do this in one of the following ways:

(a) You can go to the agency in person during the normal business hours. You can bring someone with you. That person may be required to present identification. You may be required to sign a paper allowing the agency to discuss your file with or to show your file to this person.

(b) You may receive your file by certified mail, if you have given written notice to the agency that you want information mailed to you or to another person you want to receive the file. You will be required to provide identification when you write for your file.

(c) You may be able to discuss your file over the telephone if you have give written instructions to the agency and have provided identification.

3. You have the right to receive a copy of your file or your investigative consumer report at the agency. You may be charged up to $8.00 to obtain a copy of your report or file. However, you may receive a free copy if:

(a) Once during a twelve month period if you are unemployed and intend to seek employment within sixty (60) days or you receive public welfare assistance or you believe your file contains inaccurate information because of fraud.

(b) If you are receiving a copy from the agency relating to an investigation into the accuracy of information you have disputed or if information is put back into your file.

The agency must describe these rights to you in English and Spanish.

4. You have the right to know the following information:

(a) The names of the persons and companies who have received a report about you in the last three (3) years. You may request their addresses and telephone numbers.

(b) Explanations of any codes or abbreviations used in your report, so you can understand the report.

5. You have the right to dispute any information in your file. You must contact the agency directly to do so. The person who ordered a report is required to give you the name and address of the agency.

(a) The agency has thirty (30) days from the day it receives your dispute to complete the investigation.

(b) When the agency is done with the investigation, it must tell you of any changes made in the report as a result of the investigation.

(c) If the investigation does not remove the information disputed by you, you have the right to place your statement of the facts in your file. The agency has people to help you write the statement. The agency may limit your statement to five hundred (500) words.

(d) If information is removed or you add a statement to your file, you can request the agency to send the report, as changed or with your statement, to anyone who received the information in the last two (2) years.

(e) If information that is removed from your files is placed back in your file, you are entitled to receive written notice of that fact and you have the right to dispute the information added.

6. You also have rights under federal law in regard to your report. A copy of those rights are given to you with this California statement of consumer rights. Many of these rights are also included within California law. Under federal law, your report is a consumer report, not an investigative consumer report.



















