

## **DISCLOSURE ABOUT INVESTIGATIVE CONSUMER REPORT**

Roman Catholic Diocese of Sacramento (“the Company”) may obtain one or more investigative consumer reports about you at your written instruction in order for you to become a volunteer, vendor, independent contractor, student enrollee, student intern, and/or another non-employment purpose. An “investigative consumer report” means a consumer report that includes personal interviews with your neighbors, friends, employers, or associates. The investigative consumer reports may include information about your character, general reputation, personal characteristics, and mode of living.

The Company will obtain these investigative consumer reports from AccuSourceHR, Inc., a third-party consumer reporting agency. AccuSourceHR’s address is 11811 N. Tatum Blvd., Suite 3090, Phoenix, AZ 85028. AccuSourceHR’s telephone number is 951-734-8882 or toll-free 888-649-6272. AccuSourceHR’s email is [customersuccess@accusourcehr.com](mailto:customersuccess@accusourcehr.com) and its website is [www.accusourcehr.com](http://www.accusourcehr.com).

You have the right to request additional disclosures and information about the nature and scope of an investigative consumer report by contacting the Company. You also have the right to request a written copy of “A Summary of Your Rights Under the Fair Credit Reporting Act” by contacting the Company.

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In preparing the consumer report, AccuSourceHR, Inc. may investigate your education, work history, professional license and credentials, references, address history, social security number validity, right to work, criminal record, lawsuits, driving record and other information from public or private sources.

# AUTHORIZATION FOR CONSUMER AND /OR INVESTIGATIVE REPORT

I acknowledge that, in order for me to become a volunteer, vendor, independent contractor, student enrollee, student intern, and/or another non-employment purpose, Roman Catholic Diocese of Sacramento (“**Company**”) may, now or any time until I revoke my authorization, obtain a consumer report about me, as applicable and to the extent permitted by law. This authorization serves as my written instruction for **Company** to obtain a consumer report about me. The consumer report may include verification of my education, previous employment/work history, credit history, motor vehicle records, verification from personal references, drug testing, criminal history located in the files of any Federal, State, or Local criminal justice agency, and verification of any other information deemed necessary by **Company**. The results of this consumer report will be used to determine eligibility under **Company’s** policies. I acknowledge that if information from the report is used in whole or in part in taking adverse action, **Company** will provide me with oral, written, or electronic notice of the adverse action and any other information as may be required.

I authorize **AccuSourceHR, Inc.**, a third-party consumer reporting agency, and any of its agents, to disclose orally and in writing the results of the consumer report to the designated authorized representative of **Company**. **AccuSourceHR, Inc.** is located at 11811 N. Tatum Blvd., Suite 3090, Phoenix, AZ 85028, has a phone number of 951-734-8882 or toll-free 888-649-6272, email of customersuccess@accusourcehr.com, and website of www.accusourcehr.com.

I authorize persons, schools, current and former employers, and other organizations and agencies to provide **AccuSourceHR, Inc.** with all information that may be requested. I agree that any copy of this document is as valid as the original. According to the Federal Fair Credit Reporting Act, I am entitled to know if any denial was based on information obtained by **Company** and to receive a disclosure of the public record information and of the nature and scope of the investigative report.

**I have read, understand, and acknowledge the receipt of the disclosure and authorization, and I authorize Company to obtain the consumer report and/or investigative consumer report.**

## CONFIDENTIAL INFORMATION FOR POSITIVE IDENTIFICATION PURPOSES ONLY

Applicant Last Name	First Name	Middle Name
List Other Names Used (MAIDEN NAME)	Date of Birth (For Identification only)	Social Security Number
Driver’s License Number	State Driver’s License Issued	Last Name on Driver’s License
Current Address	City/State/Zip	Dates
Previous Address	City/State/Zip	Dates
Previous Address	City/State/Zip	Dates

← **FORM MUST BE SIGNED**

*Applicant’s Signature*
*Today’s Date*

- Please provide me with a copy of my consumer report (“investigative consumer report” in California) (California, Minnesota, New Jersey, and Oklahoma residents only)

BACKGROUND INFORMATION

First \_\_\_\_\_ Middle \_\_\_\_\_ Last \_\_\_\_\_  
(Print Clearly Full Legal Name)

Last Name as it appears on your License or ID Card \_\_\_\_\_

Other Names/Alias \_\_\_\_\_  
(Full Legal Name)

\* Social Security # \_\_\_\_\_ \* Date of Birth \_\_\_\_\_

Driver's License # \_\_\_\_\_ State of Driver's License \_\_\_\_\_

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

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

Phone Number \_\_\_\_\_

Email Address(s) \_\_\_\_\_  
(List all current email addresses)

\* This information will be used for background screening purposes only and will not be used as hiring criteria.

- \* Check the box if the candidate would like a copy of their consumer report
- \* Provide a copy to the candidate

## **NOTICE REGARDING BACKGROUND CHECKS PER CALIFORNIA LAW**

Roman Catholic Diocese of Sacramento, the "Company," intends to obtain information about you for non-employment screening purposes from an investigative consumer reporting agency ("ICRA"). Therefore, you can expect to be the subject of "investigative consumer reports" obtained for non-employment purposes. Investigative consumer reports may include information about your character, general reputation, personal characteristics, and mode of living. The Company may investigate the information contained in your background check, including but not limited to obtaining a criminal record report, verifying references, work history, your social security number, your educational achievements, licensure, and certifications, your driving record, and other information about you, and interviewing people who are knowledgeable about you. The results of this report may be used as a factor in making decisions to allow you to access certain organization information. The source of any investigative consumer report will be AccuSourceHR, Inc. AccuSourceHR's address is 11811 N. Tatum Blvd., Suite 3090, Phoenix, AZ 85028. AccuSourceHR's telephone number is 951-734-8882 or toll-free 888-649-6272. AccuSourceHR's email is customersuccess@accusourcehr.com and its website is www.accusourcehr.com. The Company agrees to provide you with a copy of an investigative consumer report when required to do so under California law.

Under California Civil Code Section 1786.22, you are entitled to find out what is in the ICRA's file on you with proper identification, as follows:

- In person, by visual inspection of your file during normal business hours and on reasonable notice. You also may request a copy of the information in person. The ICRA may not charge you more than the actual copying costs for providing you with a copy of your file.
- A summary of all information contained in the ICRA's file on you that is required to be provided by the California Civil Code Section 1786.10 will be provided to you via telephone, if you have made a written request, with proper identification, for telephone disclosure, and the toll charge, if any, for the telephone call is prepaid by or charged directly to you.
- By certified mail, if you make a written request, with proper identification, for copies to be sent to a specified addressee. ICRA's complying with requests for certified mailings will not be liable for disclosures to third parties caused by mishandling of mail after such mailings leave the ICRA's.

"Proper Identification" includes documents such as a valid driver's license, social security account number, military identification card, and credit cards. Only if you cannot identify yourself with such information may the ICRA require additional information concerning your employment and personal or family history in order to verify your identity.

The ICRA will provide trained personnel to explain any information furnished to you and will provide a written explanation of any coded information contained in files maintained on you. This written explanation will be provided whenever a file is provided to you for visual inspection.

You may be accompanied by one other person of your choosing, who must furnish reasonable identification. An ICRA may require you to furnish a written statement granting permission to the ICRA to discuss your file in such person's presence.

- Please check this box if you would like to receive a copy of an investigative consumer report at no charge if one is obtained by the Company whenever you have a right to receive such a copy under California law.

*Para información en español, visite [www.consumerfinance.gov/learnmore](http://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](http://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](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 1-888-567-8688.
- 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](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:**



<b>TYPE OF BUSINESS:</b>	<b>CONTACT:</b>
<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 Consumer 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>