

## Confidential Consumer Authorization Background Check Form

1. I \_\_\_\_\_(Your name) understand that an investigative report may be generated on me that will contain only information as to my criminal and driving record history. I understand that this background check is a requirement for serving as a Little Falls Village volunteer. I give my full consent for this information to be obtained and utilized for this purpose only.
2. I also understand that this authorization is only for this one-time background check. I must authorize Little Falls Village to request a newly signed authorization form before an additional background check can be made.
3. I acknowledge that a telephonic facsimile (Fax) or photographic copy of this release shall be as valid as the original. This release is valid for most federal, state and county agencies.
4. Upon proper identification, you have the right to make a request to the background company, within a reasonable period of time, as the nature and substance of all information in its files on you at the time of your request, including the sources of information and recipients of any reports on you that has been previously furnished.

Candidate complete the following:

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Signature Today's date

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Please print full name E-Mail

*The following information is required by law enforcement agencies for positive identification purposes when checking public records. It's confidential and will not be used for any other purposes.*

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Month, Day and Year of Birth Social Security Number

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Home Address City, State, Zip

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Driver's Licenses number and State,

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Name as it appears on licenses

Have you ever been convicted of a crime? \_\_\_\_\_ No \_\_\_\_\_ Yes

If yes, please provide city and state and conviction details below.

## 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 that gather and sell information about your creditworthiness to creditors, employers, landlords, and other businesses. The FCRA gives you specific rights, which are summarized below. You may have additional rights under state law. For more information, go to [www.ftc.gov/credit](http://www.ftc.gov/credit), or write to: Consumer Response Center, 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 information from a consumer reporting agency to deny your application for credit, insurance, or employment – or take another adverse action against you – must tell you and give you the name, address, and phone number of the agency that provided the information.

You can find out what is in your file. At any time, you may request and obtain your report from a consumer reporting agency. You will be asked to provide proper identification, which may include your Social Security number. In many cases the report will be free. You are entitled to free reports if a person has taken adverse action against you because of information in a report; if you are the victim of identity theft; if you are the victim of fraud; if you are on public assistance; or if you are unemployed but expect to apply for employment within 60 days. In addition, you are entitled to one free report every twelve months from each of the nationwide credit bureaus and from some specialized consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for details about how to obtain your free report.

You have a right to know your credit score. Credit scores are numerical summaries of a consumer's creditworthiness based on information from consumer reports. For a fee, you may get your credit score. For more information, click on [www.ftc.gov/credit](http://www.ftc.gov/credit). In some mortgage transactions, you will get credit score information without charge.

You can dispute inaccurate information with the consumer reporting agency. If you tell a consumer reporting agency that your file has inaccurate information, the agency must take certain steps to investigate unless your dispute is frivolous. For an explanation of dispute procedures, go to [www.ftc.gov/credit](http://www.ftc.gov/credit).

Inaccurate information must be corrected or deleted. A consumer reporting agency or furnisher must remove or correct information verified as inaccurate, usually within 30 days after you dispute it. However, a consumer reporting agency may continue to report negative data that it verifies as being accurate.

Outdated negative information may not be reported. 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 as determined by the FCRA -- usually to consider an application with a creditor, insurer, employer, landlord, or other business.

Your consent is required for reports that are provided to employers. A consumer reporting agency may not give out information about you to your employer, or potential employer, without your written consent. Blanket consent may be given at the time of employment or later. You may choose to remove your name from consumer reporting agency lists for unsolicited credit and insurance offers.

You may seek damages from violators. If a consumer reporting agency, a user of consumer reports, or, in some cases, a furnisher of information to a consumer reporting agency violates the FCRA, you may sue them in state or federal court.

The FCRA gives several federal agencies authority to enforce the FCRA:

Identity theft victims and active duty military personnel have additional rights.

Victims of identity theft have new rights under the FCRA. Active-duty military personnel who are away from their regular duty station may file "active duty" alerts to help prevent identity theft. For more information, visit [www.ftc.gov/credit](http://www.ftc.gov/credit).