



Dear Volunteer,

Thank you for taking the time to fill out the attached authorization for a criminal background report. This check is required for anyone who has contact with children and youth in our church (birth through high school) and will help to protect both the children and the volunteers. Pastor Greg and the Elder Board have submitted to these checks already.

Every effort has been made to ensure that your privacy is protected. The Elder Board has empowered one person to gather this information and submit it to our checking service. This will be retained in a locked cabinet with restricted access. We believe this gives us a chain of accountability while still allowing us to perform a criminal background check. The results of the background check will be kept confidential.

Please also fill out the attached form. You retain the "Summary of Your Rights" sheet.

If you have any questions, you may contact any of the Elders.

Thank you for your cooperation with this process.

The Elder Board

Buffalo Free Church  
2051 50th Street NE, Buffalo MN 55313  
[www.buffalofree.org](http://www.buffalofree.org) 763-682-6846 [info@buffalofree.org](mailto:info@buffalofree.org)

**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, Room 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 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, by September 2005 all consumers will be entitled to one 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 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.ftc.gov/credit](http://www.ftc.gov/credit) 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.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 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.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 Washington, DC 20580 1-877-382-4357	Federal Trade Commission: Consumer Response Center - FCRA
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name) Washington, DC 20219 800-613-6743	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks) Washington, DC 20551 202-452-3693	Federal Reserve Board Division of Consumer & Community Affairs
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name) Washington, DC 20552 800-842-6929	Office of Thrift Supervision Consumer Complaints
Federal credit unions (words "Federal Credit Union" appear in institution's name) Alexandria, VA 22314 703-519-4800	National Credit Union Administration 1775 Duke Street
State-chartered banks that are not members of the Federal Reserve System Kansas City, Missouri 64108-2638 1-877-275-3342	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20580 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921 Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051	Department of Agriculture

**AUTHORIZATION FOR CHURCH TO ACCESS CONSUMER REPORTS**  
Buffalo Evangelical Free Church, 2051 50<sup>th</sup> Street NE, Buffalo MN 55313, 763-682-6946

**DISCLOSURE**

By signing below, you acknowledge and understand that in connection with your volunteering with Buffalo Evangelical Free Church or when deciding whether to modify or continue your ongoing volunteering, we may obtain an "investigative consumer report" on you from TRAK-I TECHNOLOGY, a consumer reporting agency, or from any third party, in strict compliance with both state and federal law. An investigative consumer report is obtained through personal interviews with individuals who may have knowledge of your character, general reputation, personal characteristics, or mode of living. The consumer reports or investigative consumer reports may contain public record information which may be requested or made on you including, but not limited to: criminal records, civil cases in which you have been involved. You also acknowledge and understand that information from various federal, state, local and other agencies which contain information about your past activities will be requested. You are hereby notified that you have the right to make a timely request for a copy of the scope and nature of the above investigative background report and/or a complete copy of your consumer report contained in Buffalo Evangelical Free Church's files on you at the time of your request by providing proper identification and the payment of any legally permissible fees. You are further notified that, prior to being denied volunteering based in whole or in part on information obtained in the consumer report, you will be provided a copy of the report, the name, address and telephone number of the consumer reporting agency and a description in writing of your rights under the Fair Credit Reporting Act. Correspondence to TRAK-I TECHNOLOGY should be forwarded to: Trak-I Technology; Consumer Disputes; P.O. Box 52028; Tulsa, Oklahoma, 74152; 918-779-7000.

\*California Civil Code section 1786.16(2) requires a separate disclosure and authorization to be signed by an applicant or current employee each time a background check is performed for employment purposes. This requirement does not apply in situations where the employer has a suspicion of wrongdoing or misconduct by a current employee.

**THE FAIR CREDIT REPORTING ACT GIVES YOU SPECIFIC RIGHTS IN DEALING WITH CONSUMER REPORTING AGENCIES. YOU WILL BE GIVEN A SUMMARY OF THESE RIGHTS TOGETHER WITH THIS DOCUMENT.**

**AUTHORIZATION**

By signing below, you hereby authorize, without reservation, TRAK-I TECHNOLOGY or any third party contacted by this organization to furnish the above-mentioned and requested information. You further authorize ongoing procurement of the above-mentioned information, reports and records at any time during your volunteering or in the course of considering you for volunteering. You also agree that a fax or photocopy of this authorization with your signature is accepted as having the same authority as the original. You further authorize and request, without reservation, any present or former employer, school, police department, financial institution, division of motor vehicles, consumer reporting agencies, or other persons or agencies having knowledge about you to furnish Buffalo Evangelical Free Church with any and all background information in their possession regarding you, so that your volunteering qualifications may be evaluated and/or reassessed.

**ACKNOWLEDGEMENT OF RECEIPT OF SUMMARY OF RIGHTS**

By signing below, you certify: (1) that you have read and fully understand this disclosure and authorization; (2) that all of the information you are providing is true, complete, correct and accurate; and (3) that you acknowledge that you have received the attached summary of your rights under the Fair Credit Reporting Act (15 U.S.C. §1681 et seq.). The following is information required in order for Buffalo Evangelical Free Church to obtain a complete consumer report.

PRINT FULL LEGAL NAME (First, Full Middle Name, Last Name)

STREET ADDRESS

CITY STATE ZIP

Date of Birth

State (s) of Residence within the last 10 years if different than the above

OTHER OR FORMER NAMES (aka, maiden names, married names, surnames etc.)

CONSUMER'S SIGNATURE

Date of Signature

[ ] Check this box if you are a Minnesota, Oklahoma, or California applicant, and you would like to receive a copy of your consumer report, if one is obtained. For California applicants only: a copy of your report will be sent to you by the above-referenced church within three business days beginning on the date of receipt by the church. For Minnesota applicants only: the consumer reporting agency shall furnish a copy of your consumer report within twenty-four hours of providing it to the above-referenced church. For Oklahoma applicants only: the consumer reporting agency shall furnish a copy of your consumer report.

**NOTICE TO CALIFORNIA APPLICANTS ONLY**

Pursuant to § 1786.22 of the California Civil Code, you may view the file maintained on you by Trak-I Technology during normal business hours. You may also obtain a copy of this file, either in person or by mail, by submitting proper identification and paying the costs of duplication services. You may also receive a summary of the file by telephone upon production of adequate identification. Trak-I is required to have trained personnel available to explain your file to you and any coded information contained therein. You may appear in person alone, or with another person of your choice, provided that this additional person furnishes proper identification.