

FAIR CREDIT REPORTING ACT
DISCLOSURE AND AUTHORIZATION

IP 2070

**** FOR VOLUNTEERS ONLY ****

Disclosure. In order to evaluate your volunteer application or, if you are accepted, to assist management with any volunteer-related decision, the Diocese of Colorado Springs and its related entities may obtain criminal history records and motor vehicle records regarding you. These may bear upon your character, reputation, criminal records, personal characteristics, or mode of living which is used or collected for the purpose of informing any decision regarding your prospective or actual volunteer relationship. In the case of those handling money or parish assets, it may also include credit history.

You have certain rights regarding these reports and their use as defined under the Fair Credit Reporting Act and as summarized in "A Summary of Your Rights under the Fair Credit Reporting Act" which has been provided to you.

Please complete both pages of this form and keep one copy for your records.

Authorization

I voluntarily authorize the Diocese of Colorado Springs to obtain criminal history records and motor vehicle records checks about me in order to make informed decisions regarding my proposed or actual volunteer relationship with the Diocese of Colorado Springs. In the event I will be handling money, or parish assets, I authorized the Diocese of Colorado Springs to obtain credit reports on me as well. I acknowledge that I have rights under the Fair Credit Reporting Act including those discussed in "A Summary of Your Rights under the Fair Credit Reporting Act" which I have received and reviewed.

Printed name (include middle name)

Social Security Number

Street Address

Date of Birth Gender: F or M

City State Zip

Driver's Lic. # State

Maiden Name

Other Aliases

How long has it been since you used Maiden Name or other Aliases? _____

Date

Parish/School/Affiliate

Signature

If you have resided in Colorado less than 7 years, you must complete the form on the reverse side.

If you have resided in Colorado less than 7 years, please list addresses for the last 7 years:

Street Address/Post Office Box

City State Zip Code

From (What date?) To (What date?)

Street Address/Post Office Box

City State Zip Code

From (What date?) To (What date?)

Street Address/Post Office Box

City State Zip Code

From (What date?) To (What date?)

Street Address/Post Office Box

City State Zip Code

From (What date?) To (What date?)

Street Address/Post Office Box

City State Zip Code

From (What date?) To (What date?)

Printed name: _____

Please list every state in which you have lived during your adult life: _____

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Printed name (include middle name)	Social Security Number
Street Address	Date of Birth
City	Gender: F or M
State	Date of Birth
Zip	Driver's Lic. #
Maiden Name / Alias within past 10 years	State
Date	Other Aliases
Signature	Parish/School/Affiliate

Applicant's Copy

Para información en español, visit www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.

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 or write to: Consumer Financial Protection Bureau, 1700 G Street N.W. , Washington, D.C. 20006**

You may have additional rights under Maine's FCRA, Me. Rev. Stat. Ann. 10, Sec 1311 et seq.

- **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 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 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.

•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.

• **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.

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 association, 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 Bureau:	a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20006 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 5A of the Federal Reserve Act c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77020-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut St., Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Protection (OCP) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Department of Transportation 400 Seventh Street SW Washington, DC 20423
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 1925 K Street NW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 406 Third Street, SW, 8 th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F St. NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357