



## **FCRA Compliance**

### **Disclosure Forms**

In order to comply with the Fair Credit Reporting Act (FCRA) all applicants must sign a disclosure and release form authorizing the release of information. By the FCRA the applicant has a right to know that the hiring process can include background information such as criminal, MVR, professional license verification, etc. and the applicant has the right to dispute any information reported.

### **Pre-Adverse Action Letters**

Before you take adverse action you must give the individual a pre-adverse action disclosure that includes a copy of the background report and the Summary of Rights Under the Fair Credit Reporting Act. This provides the applicant with notice and provides them the opportunity to dispute any information reported.

### **Adverse Action Letters**

Once you have provided the applicant with Pre-Adverse notification and you have determined that you will be taking adverse action, you must give notice to the applicant that the action has been taken. The notice can be provided electronically, orally or in writing and must include the agency that reported it (American Databank), a statement that American Databank did not make the decision and a notice of the individual's right to dispute the accuracy or completeness of any information furnished by American Databank.



## Disclosure and Authorization Form

As part of the application process for volunteering at The City of Boulder, I understand that American DataBank will seek and obtain consumer reports / investigative reports about me as defined in the Fair Credit Reporting Act (FCRA). These investigative reports may include, but is not limited to names and dates of previous/current volunteering, work experience, work habits, characters, work performance, general reputation, workers compensation claims, criminal history records (from local, state, federal, international and other law enforcement agencies' records), sexual offender's lists, motor vehicle records. I understand that these records may be used for the eligibility and qualification of volunteering. I hereby authorize, without any reservation, the full release of these records and information for American DataBank and/or its agents to conduct the searches and investigations.

If I am selected to volunteer, I also authorize the full release of the information described above, without any reservation, throughout any duration of my volunteering at The City of Boulder. I also certify that all information provided below and on my resume is correct to the best of my knowledge. Any false statements provided in this form and my resume will be considered just cause for the termination of volunteering at any time. I agree that a copy or facsimile of this authorization shall be as valid as the original. In addition, I release and discharge American Databank, and all of its agents, any expenses, losses, damages, and liabilities for the investigative process. I understand that American DataBank's can be found at <http://www.americandatabank.com/privacy.htm>. Upon Request, American DataBank will supply a copy of my reports and my rights under the Fair Credit Reporting Act. Requests may be directed to: American DataBank, 110 16th Street 8th Floor, Denver, CO 80202 or by contacting us at 1-800-200-0853.

**Applicant's Name:** \_\_\_\_\_  
 (Please Print) First M.I. Last

**Previous or Maiden Name (If applicable)** \_\_\_\_\_  
 (Please Print) First M.I. Last

*I authorize American DataBank to seek and obtain the following information before volunteering with the City of Boulder.*

1. Colorado Statewide Criminal History Record Search*	Records from the statewide repository for at least the lasst 7 years or as far back as the courts allow one-name.
2. Social Security Number Trace	Includes year and state issued.
3. Residential History Search	Based on credit headers and other public sources of information.
4. Nationwide Sex Offender Registry	Covers all 50 states.

If the applicant has lived outside of Colorado in the last 7 years, processing time may take longer than 48 hours to verify reports. Those stats would include: WY, NH, GA, MA, OK, PA, CA.

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_mm/\_\_\_\_dd/\_\_\_\_yy

Please provide this completed Disclosure & Release Form to The City of Boulder, Attn: Michele Gonzales or by fax 720-564-2072.

### Notice to California Applicants:

Under section 1786.22 of the California Civil Code. You may obtain a copy of this file, either in person or via mail, by submitting proper identification and paying the costs of duplication services. You may also receive a summary of the file by telephone, upon submitting proper identification.

**California, Minnesota or Oklahoma Resident ONLY:** By checking this box, I request to receive a free copy of the ordered report.

*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 N.W., 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 the 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 N.W., 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 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, 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.
- **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. Federal enforcers are:**

**TYPE OF BUSINESS AND CONTACT:**

Consumer reporting agencies, creditors and others not listed below:  
Federal Trade Commission: Consumer Response Center - FCRA  
Washington, DC 20580  
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  
800-613-6743

Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)  
Federal Reserve Board, Division of Consumer & Community Affairs  
Washington, DC 20551  
202-452-3693

Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)  
Office of Thrift Supervision, Consumer Complaints  
Washington, DC 20552  
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  
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, Missouri 64108-2638  
877-275-3342

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 20590  
202-366-1306

Activities subject to the Packers and Stockyards Act, 1921  
Department of Agriculture, Office of Deputy Administrator - GIPSA  
Washington, DC 20250  
202-720-7051