

TrueNorth Background Check Authorization

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, 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 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:

East Central Region, Federal Trade Commission, Eaton Center, Suite 200, 1111 Superior Avenue, Cleveland, OH 44114-250; or

Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580; (877) 382-4357
9:00 am to 8:00 pm Eastern Standard Time, Monday through Friday

Volunteer Background Check Authorization Form

I understand that my social security number is required to perform a criminal history file search, and I understand that my driver's license number is required to perform a driving record check. I authorize TrueNorth to utilize the information given below, and in my Volunteer Application, for the purpose of obtaining these checks. As a pre-condition to serving as a volunteer, I give permission to TrueNorth to conduct criminal background and/or driving record screening on me, which will include a review of sex offender registries, child abuse, criminal history records, and/or motor vehicle reports. I hereby release and hold harmless from liability TrueNorth, the officers, employees, agents, volunteers thereof, and any other person or organization that may provide such information in accordance with the laws of the United States. I further understand that previous acceptance as a TrueNorth volunteer does not obligate TrueNorth to accept my current application. I understand that if my application is denied, I am entitled to appeal procedures as outlined in the TrueNorth Volunteer Criminal Background Screening Policy.

Signed: _____

Date: _____

Please Complete:

Print Name (first, middle, last): _____

Other Names Used (Maiden Name, etc.): _____

Race: _____ Sex: _____

Date of Birth: _____ Social Security Number: _____

Current Address: _____

Have you lived in any other states besides Michigan? If so, please list: _____

Home Phone Number: _____

Only complete this section if requested by a TrueNorth staff member:

Michigan Driver's License Number: _____

Office Use Only:

A copy of the individual's Volunteer Application must be attached to this authorization.

Please mark the background checks requested:

ICHAT

Motor Vehicle Report

National Criminal File

National & State Sex-Offender Registries

Account # to charge background check to: 01-514000-3020-000

Income Source: _____ Circles 2016

Background Check Results (circle one): Pass / Fail

Date Completed: _____ Completed by: _____

Please return results to: VRC TrueMentors Camp Other: Circles