

**ROMAN CATHOLIC DIOCESE OF TUCSON
FAIR CREDIT REPORTING ACT DISCLOSURE AND AUTHORIZATION STATEMENT
(Permission to Obtain Information)**

PLEASE READ CAREFULLY BEFORE SIGNING BELOW

This document authorizes the Diocese of Tucson to seek and/or verify specific information about my background for the purpose of evaluating my application for volunteer service and/or employment with _____ an affiliated organization of the Diocese of Tucson.

I specifically authorize that background information may be sought in the following areas and agree to release from any liability, the agencies, prior employers, individuals, or other entities which provide the information to the extent that the information given is true and accurate.

- a. Criminal conviction records in any jurisdiction
- b. Social Security verification
- c. Education and professional certification records in any jurisdiction
- d. Work performance, attendance, and job-related information

I understand that the following reports will only be conducted upon a specific request by the above named Church organization.

1. Credit history
2. Driving record in Arizona or other states

I understand that upon written request to the above Church organization, I will be informed whether an investigative consumer report was requested, and given full information as to the nature and scope of this investigation. I further understand that an investigative consumer report is a report in which information concerning my character, general reputation, personal characteristics, or mode of living may be obtained through personal interviews with neighbors, friends, or associates with whom I am acquainted.

By signing below, I am authorizing the above Church organization to obtain a consumer or investigative consumer report on me as part of the Diocese of Tucson's screening process for employment and volunteer service. During the period in which I perform as an employee or volunteer, I further authorize the Diocese of Tucson to obtain additional consumer or investigative consumer reports on me to evaluate my trustworthiness and reliability for purposes of determining continued employment or volunteer service.

By my signature below, I also acknowledge that the above Church organization has provided me with a summary of my rights under the Federal Fair Credit Reporting Act (attached copy prepared by the Federal Trade Commission).

I have read and understand this Consent and authorize the above organization to take such actions as are described herein.

Applicant's Full Printed Name

Social Security Number

Date of Birth

Applicant's Signature

Date Signed

**Attached is a summary of your rights under the Fair Credit Reporting Act as prepared by the Federal Trade Commission. Please retain a copy for your records.

Employee's Summary of Rights under the Federal Fair Credit Reporting Act

Para informacion en espanol, visite www.ftc.gov/credito 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/creditor 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 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, 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 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 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.

• **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.

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:

Consumer reporting agencies, creditors and others not listed below
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)
Federal credit unions (words "Federal Credit Union" appear in institution's name)
State-chartered banks that are not members of the Federal Reserve System
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission
Activities subject to the Packers and Stockyards Act, 1921

CONTACT:

Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve Consumer Help (FRCH) P O Box 1200 Minneapolis, MN 55480 Telephone: 888-851-1920 Website Address: www.federalreserveconsumerhelp.gov Email Address: ConsumerHelp@FederalReserve.gov
Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051