

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer reporting agency" (CRA). Most CRAs are credit bureaus that gather and sell information about you - such as if you pay your bills on time or have filed bankruptcy --to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. §§1681-1681 u. The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

You must be told if information in your file has been used against you. Anyone who uses information from a CRA to take action against you-- such as denying an application for credit, insurance, or employment--must tell you, and *give* you the name, address, and phone number of the CRA that provided the consumer report.

You can find out what is in your file. At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.

You can dispute inaccurate information with the CRA. If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs- to which it has provided the data - of any error.) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.

Inaccurate information must be corrected or deleted. A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified. If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.

You can dispute inaccurate items with the source of the information. If you tell anyone-- such as a creditor who reports to a CRA --that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.

Outdated information may not be reported. In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.

Access to your file is limited. A CRA may provide information about you only to people with a need recognized by the FCRA -- usually to consider an application with a creditor, insurer, employer, landlord, or other business.

Your consent is required for reports that are provided to employers, or reports that contain medical information. A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.

You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers. Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.

You may seek damages from violators. If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

The FCRA gives several different federal agencies authority to enforce the FCRA:

FOR QUESTIONS OR CONCERNS REGARDING	PLEASE CONTACT
CRA's, creditors and others not listed below	Federal Trade Commission Consumer Response Center- FCRA Washington, DC 20580 * 202-326-3761
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 Programs Washington D.C. 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 * 703-518-6360
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 * 800-934-FDIC
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

**WRITTEN NOTICE AND AUTHORIZATION
TO OBTAIN CONSUMER CREDIT BUREAU REPORT
AND BACKGROUND CHECK**

This notice is to advise you that Aurora Schools Federal Credit Union obtains a consumer credit bureau report and background check for all employment applicants. Your consumer credit bureau report will be used solely for employment purposes and will be handled in accordance with the Fair Credit Reporting Act as amended. Please read the following statement and print and sign your name in the spaces provided below. If you choose not to sign this document, you may not be considered for employment with Aurora Schools Federal Credit Union.

By signing this document, I authorize Aurora Schools Federal Credit Union to obtain a consumer credit bureau report and background check. I understand that information from these reports may be used by Aurora Schools Federal Credit Union in making a decision regarding my employment. I understand that neither my signing this authorization nor the procurement of my consumer credit bureau report and background check guarantees or implies any promise of employment with Aurora Schools Federal Credit Union.

Printed Name

_____/_____/_____
Birthday

Signature

Social Security Number

Date

APPLICATION FOR EMPLOYMENT



751 Chambers Road
Aurora, CO 80011
303-360-0987

Instructions: It is the policy of the company to provide equal opportunity with regard to all terms and conditions of employment. The company complies with federal and state laws prohibiting discrimination on the basis of race, color, religion, creed, notional origin, disability, veteran status, age, or any other protected characteristic.

Date of Application _____

Name _____ Home Phone (____) _____

Cellular/Other Phone (____) _____ E-mail _____

Address _____

City/State/ZIP _____

Position applied for _____

Shift Preferred: 1 2 3 Any Not Applicable

Expected salary range or hourly rate of pay? _____

Type of work desired Full-time Part-time Seasonal Temporary

Date available for work _____

How were you referred to this company? _____

Have you ever been employed here before? Yes No If yes, give dates _____

Is this application a request for reemployment following an extended military leave of absence from this company? Yes No
If yes, additional information may be required.

If you are under 18 years old, can you provide a work permit if required? Yes No

Are you legally eligible for employment in the USA? Yes No
If yes, proof is required if hired.

Are you able to perform the "essential functions" of the job for which you are applying (with or without reasonable accommodation)?
This question is not designed to elicit information about on applicant's disability. Please do not provide information about the existence of a disability, particular accommodation, or whether accommodation is necessary. These issues may be addressed at a later stage to the extent per mined by law.
Yes No Need more information about the job's "essential functions" to respond

Will you relocate if required? Yes No

Will you travel if required? Yes No

Will you work overtime if required? Yes No

If driving may be required in the job for which you are applying, please provide your driver's license number.
DL # _____ State _____

Have you ever been bonded? Yes No

For Office Use Only

Applicant # _____

Employee # _____

Hire Date _____

Position _____

Rate _____

Class _____

Skill _____

Other _____

Notes _____

EMPLOYMENT EXPERIENCE

Place an by the employer(s) you do not want us to contact. List your most recent employer first.

1. Employer _____
Address _____
Job Title _____ Supervisor _____
Email _____ Phone (____) _____
Dates Employed: from (mm/yy) _____ to (mm/yy) _____ Hourly rate/salary: starting _____ final _____
Work Performed _____
Reason for Leaving _____

2. Employer _____
Address _____
Job Title _____ Supervisor _____
Email _____ Phone (____) _____
Dates Employed: from (mm/yy) _____ to (mm/yy) _____ Hourly rate/salary: starting _____ final _____
Work Performed _____
Reason for Leaving _____

3. Employer _____
Address _____
Job Title _____ Supervisor _____
Email _____ Phone (____) _____
Dates Employed: from (mm/yy) _____ to (mm/yy) _____ Hourly rate/salary: starting _____ final _____
Work Performed _____
Reason for Leaving _____

4. Employer _____
Address _____
Job Title _____ Supervisor _____
Email _____ Phone (____) _____
Dates Employed: from (mm/yy) _____ to (mm/yy) _____ Hourly rate/salary: starting _____ final _____
Work Performed _____
Reason for Leaving _____

Explain any gaps in employment, other than those due to personal illness, injury or disability.

Have you ever been fired or asked to resign from a job? Yes No

EDUCATIONAL BACKGROUND

High School:

Name of school _____ Location _____

Course of study _____ Did you graduate? Yes No Degree or diploma _____ Years completed _____

College:

Name of school _____ Location _____

Course of study _____ Did you graduate? Yes No Degree or diploma _____ Years completed _____

Graduate School:

Name of school _____ Location _____

Course of study _____ Did you graduate? Yes No Degree or diploma _____ Years completed _____

Vocational Training:

Name of school _____ Location _____

Course of study _____ Did you graduate? Yes No Degree or diploma _____ Years completed _____

Continuing Education:

SKILLS AND QUALIFICATIONS

List any special training, skills, licenses and/or certificates that may assist you in performing the position for which you are applying:

Computer Skills (Check appropriate boxes. Include software titles and years of experience.)

Word Processing: _____ Years: _____ Internet: _____ Years: _____
 Spreadsheet: _____ Years: _____ Other: _____ Years: _____
 Presentation: _____ Years: _____ Other: _____ Years: _____
 Email: _____ Years: _____ Other: _____ Years: _____

Is there any other job-related information you want us to know about you? _____

REFERENCES

List names and telephone numbers of three business/work references who are not related to you, and are not previous supervisors. If not applicable, list three school or personal references who are not related to you.

Name	Title	Relationship to You	Telephone	Email	Years Known

APPLICANT STATEMENT

I certify that all the information submitted by me on this application is true and complete, *and* I understand that if *any* false or misleading information, omissions, or misrepresentations are discovered, *my* application *may* be rejected, *and* if I am employed, *my* employment *may* be terminated at *any* time.

I expressly authorize, without reservation, the employer, its representatives, employees or agents to contact and obtain information from all references (personal and professional), employers, public agencies, licensing authorities and educational institutions and to otherwise verify the accuracy of all information provided *by* me in this application, resume or job interview. I hereby waive *any* and all rights and claims I may have regarding the employer, its agents, employees or representatives, for seeking, gathering *and* using truthful and non-defamatory information, in a lawful manner, in the employment process and all other persons, corporations or organizations for furnishing such information about me.

I understand that this application remains active for only 30 days. At the conclusion of that time, if I have *not* heard from the employer and still wish to be considered for employment, it will be necessary for me to reapply *and* fill out a *new* application.

In consideration of *my* employment, I agree to conform to the company's rules *and* regulations, *and* I understand that these rules *and/or* the employee handbook do not form a contract of employment, either expressed or implied, and I agree that *my* employment and compensation can be terminated, with or without cause *and* with or without notice, at any time, at either *my* or the company's option. I also understand and agree that the terms and conditions of my employment *may* be changed, with or without cause and with or without notice, at *any* time *by* the *company*.

I understand that no company representative, other than its president, and then *only* when in writing and signed *by* the president, has any authority to enter into any agreement for employment for any specific period of time, or to make any agreement contrary to the foregoing.

Applicant's Signature _____ Date _____

APPLICANT: Do not write in this space. (For office use only.)

Interviews

Date	Interviewer(s)

Test Results

Tests Administered	Date	Score	Rating

Reference Checks

Date Contacted	Reference Name	Contacted By