

Client: \_\_\_\_\_ (hereafter “User/ Employer/Client”)

Client Code: \_\_\_\_\_


**FAIR CREDIT REPORTING ACT DISCLOSURE:** The User/Employer/Client may request background information about you from SecurTest, Inc. in connection with your employment or access application and for employment purposes. This information may be obtained in the form of consumer reports and/or investigative consumer reports. These reports may be obtained at any time after receipt of your authorization and, if you are hired by the User/Employer/Client or given access to the User/Employer/Client or their clients or customers, throughout your employment or access privileges. The background reports, also defined as consumer reports and/or investigative consumer reports may contain information bearing on your character, general reputation, personal characteristics, mode of living and credit standing. The types of information that may be obtained include, but are not limited to: social security number verifications; credit reports; criminal records checks; public court records checks; driving records checks; educational records checks; employment verifications; personal and professional references checks; licensing and certification records checks; drug testing results, among other types of background checks. The information contained in the reports will be obtained from private and public record sources, including, as appropriate, personal interviews with sources, such as neighbors, friends and associates. Understand that information from various Federal, State, local and other government agencies which contain your past activities may be reported.

The name, address and telephone number of the Company preparing the report or reports are: SecurTest, Inc., 2001 Drayton Drive, Tallahassee, FL 32311; Toll Free Number: (800) 445-8001. Their privacy policy can be viewed at [http://securtest.com/2012/privacy\\_policy.php](http://securtest.com/2012/privacy_policy.php).

**You may request more information about the nature and scope of any investigative consumer reports by contacting the User/Employer/Client. A summary of your rights under the Fair Credit Reporting Act is also being provided to you.**

Before any adverse action is taken, based in whole or in part on the information contained in the consumer or background report, you will be provided a copy of the report, the name, address and telephone number of the reporting agency, and a summary of your rights under the Fair Credit Reporting Act.



\_\_\_\_\_  
(SIGNATURE) 

### ADDITIONAL STATE LAW NOTICES



For California, Minnesota or Oklahoma applicants only, if you would like to receive a copy of the consumer report, if one is obtained, please check this box. If checked and you are a California applicant, a copy of the consumer report will be sent within three (3) days of the employer receiving a copy of the consumer report.

**CALIFORNIA:** Under section 1786.22 of the California Civil Code, you may view the file maintained on you by SecurTest during normal business hours. You may also obtain a copy of this file, upon submitting proper identification and paying the costs of duplication services, by appearing at SecurTest's offices in person, during normal business hours and on reasonable notice, or by mail. You may also receive a summary of the file by telephone, upon submitting proper identification. SecurTest has trained personnel available to explain your file to you, including any coded information. If you appear in person, you may be accompanied by one other person, provided that person furnishes proper identification.

For California applicants only, if public record information about your character, general reputation, personal characteristics, and mode of living is obtained without using a consumer reporting agency, you will be supplied a copy of the public record information within seven (7) days of the employer's receipt unless you check this box where you hereby wave your right to obtain a copy of the investigative consumer report.

**MAINE:** You have the right, upon request, to be informed of whether an investigative consumer report was requested, and if one was requested, the name and address of the consumer reporting agency furnishing the report. You may request and receive from the Company, within five business days of our receipt of your request, the name, address and telephone number of the nearest unit designated to handle inquiries for the consumer reporting agency issuing an investigative consumer report concerning you. You also have the right, under Maine law, to request and promptly receive from all such agencies copies of any such reports.

**MARYLAND:** If the Company obtains credit history information on you, it will be used to evaluate whether you would present an unacceptable risk of theft or other dishonest behavior in the job for which you are being considered.

**MINNESOTA:** If you submit a request to us in writing, you have the right to get from the Company a complete and accurate disclosure of the nature and scope of the consumer report or investigative consumer report ordered, if any.

**MASSACHUSETTS/NEW JERSEY:** If you submit a request to us in writing, you have the right to know whether the Company ordered an investigative consumer report from SecurTest, Inc. You may inspect and order a free copy of the report by contacting SecurTest, Inc.

**NEW YORK:** You have the right, upon request, to be informed of whether or not a consumer report was requested. If a consumer report is requested, you will be provided with the name and address of the consumer reporting agency furnishing the report. You may inspect and receive a copy of the report by contacting that agency.

If you submit a request to us in writing, you have the right to know whether the Company ordered a consumer report or an investigative consumer report from SecurTest, Inc., and you will be provided with the name and address of SecurTest, Inc. You may inspect and order a free copy of the reports by contacting SecurTest, Inc. Services. A copy of Article 23A of the New York Correction Law is being provided with this form.

**OREGON:** If the Company obtains credit history information on you, it will be used to evaluate whether you would present an unacceptable risk of theft or other dishonest behavior in the job for which you are being considered.

**WASHINGTON STATE:** If you submit a request to us in writing, you have the right to get from the Company a complete and accurate disclosure of the nature and scope of the investigative consumer report we ordered, if any. You also have the right to ask SecurTest, Inc. for a written summary of your rights under the Washington Fair Credit Reporting Act. If the Company obtains information bearing on your credit worthiness, credit standing or credit capacity, it will be used to evaluate whether you would present an unacceptable risk of theft or other dishonest behavior in the job for which you are being considered.

### AUTHORIZATION

I have carefully read and understand this Disclosure and Authorization form and the attached summary of rights under the Fair Credit Reporting Act. By my signature below, I consent to the release of consumer reports and investigative consumer reports prepared by a consumer reporting agency, such as SecurTest, Inc., to the User/Employer/Client and its designated representatives and agents. I understand that if the User/Employer/Client hires me or gives me access to their facilities or their clients' facilities, my consent will apply, and they may obtain reports, throughout my employment, retention or access privileges. I also understand that information contained in my application or otherwise disclosed by me before or during my employment or access, if any, may be used for the purpose of obtaining consumer reports and/or investigative consumer reports. By my signature below, I authorize law enforcement agencies, learning institutions (including public and private schools and universities), information service bureaus, credit bureaus, record/data repositories, courts (federal, state and local), motor vehicle records agencies, my past or present employers, the military, and other individuals and sources to furnish any and all information on me that is requested by SecurTest, the consumer reporting agency. By my signature below, I certify the information I provided on this form is true and correct. I agree that this Disclosure and Authorization form in original, faxed, photocopied or electronic (including electronically signed) form, will be valid for any reports that may be requested by or on behalf of the User/Employer/Client.



\_\_\_\_\_  
(SIGNATURE)



COMPLETE THE FOLLOWING:

[INFORMATION MUST BE NEATLY PRINTED OR TYPED]

ALL BOXES MARKED ★ MUST BE COMPLETED

Today's Date (if blank then date submitted)

Please print first name ★

Please print last name ★

Please print middle name

Please print maiden name (if any)

Mother's Maiden Name if lived outside Continental USA

Any other Names Used

The following information is required by law enforcement agencies and other entities for positive identification purposes when checking public records. It is confidential and will not be used for any other purposes.

Month, Day and Year of Birth mm/dd/yyyy ★

Social Security Number (REQUIRED) xxx-xx-xxxx ★

Home Street Address ((Do not use a Post Office Box) ★

Home Address Continued

City State Zip ★

Country, if not USA

Driver's License Number and State or Government ID



(SIGNATURE)

Telephone Number, including Area Code



Email Address



Please provide an Email Address to help expedite your receiving a copy of your report with or without adverse information in accordance with the Fair Credit Reporting Act. Free email addresses can be obtained at [www.gmail.com](http://www.gmail.com) and [www.yahoo.com](http://www.yahoo.com), among others.

Your date of birth or social security number will be used only for background screening purposes and will not be taken into consideration in any employment or access decisions, unless the information you provide is false.



# Consent to iReviewNow

**INSTANT ABILITY TO REVIEW YOUR REPORT.** The Employer or user identified on page 1 uses the exclusive patented iReviewNow software, which allows you to review your background (consumer) report to ensure that it is accurate.

### How You Benefit:

- You have an opportunity to see the contents of your background report prior to, at the same time, or near the same time as the Company who you authorized to receive your report at iReviewNow.com or by email.
- You have an immediate opportunity to make sure the report is accurate, complete and up to date, and dispute any information you believe to be incomplete or inaccurate. You have an immediate opportunity to provide an explanation for any information contained in the report, especially information about your past, and provide any mitigating circumstances that may assist the Company receiving your background report with any decisions based upon your report.

### I agree to the following terms and conditions.

1. I certify that the information provided on the Background Information Form is my personal identifying information and is accurate and complete.
2. I agree to review the consumer report about me for accuracy and completeness by exclusively using [www.iReviewNow.com](http://www.iReviewNow.com) (hereafter "iReviewNow") as provided by iReviewNow, LLC. I agree to go to iReviewNow.com to view my report, answer the iReviewNow questions, and dispute any inaccurate or incomplete information.. I agree to contact SecurTest, Inc., the consumer reporting agency and background screening provider, at (800) 445-8001 if I am unable to view my report at iReviewNow.com or have any questions about my report.
3. I agree and understand that iReviewNow, LLC is a software provider and is neither an employer nor a consumer reporting agency as defined by the Fair Credit Reporting Act. I understand that iReviewNow, LLC is solely providing software through which I may electronically access my report. I understand that the consumer reporting agency who prepared my report is SecurTest, Inc. I understand that iReviewNow nor the consumer reporting agency who procured my report, do not make any employment or other decisions for the Company receiving my report, and the employer is solely responsible for all employment decisions.
4. By consenting to use iReviewNow, I authorize all legal notices to be provided to me electronically through iReviewNow.com, the email address I have provided understanding that standard text messaging rates apply, as I will receive text messages alerting me to go to iReviewNow.com when my report or notices are ready for my review.
5. I understand that if I do not view and confirm or dispute my report within five business days from the first text, email message or notice that my report is completed and ready for my review, the Company authorized to review my report may consider a decision based on the contents of my consumer report.
6. I agree to go to **iReviewNow.com to register for automated notification of my report or to view the report when notified.**
7. I have had an opportunity to read or review the Summary of My Rights Under the FCRA and other state notices, other applicable regulations, state and federal laws and consult with legal counsel.
8. **ELECTRONIC SIGNATURE AUTHORIZATION:**

			Important: Your Email
			Important: Your Cell Phone #

<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="text-align: center;">  (X) (SIGNATURE)         </div> <div style="text-align: center;">★</div> </div>	Date Same as date submitted if blank Date: <span style="float: right;">★</span>
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*Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o 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/credit](http://www.ftc.gov/credit) or 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 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, 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](http://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](http://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.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:	CONTACT:
1. a. Banks, savings associations, 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 CFPB:	a. Consumer Financial Protection Bureau 1700 G. Street N.W. Washington, DC 20552 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 25A 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 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20423
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8th Floor Washington, DC 20549
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Lank Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090

## **Consumers Have the Right To Obtain A Security Freeze**

Pursuant to Title III of the “Economic Growth, Regulatory Relief, and Consumer Protection Act” (PL No. 115-174), you have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

To place a security freeze or fraud alert on your credit report please contact the following consumer reporting agencies:

### **Equifax**

[https://www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalIDInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)

[https://www.alerts.equifax.com/AutoFraud\\_Online/jsp/fraudAlert.jsp](https://www.alerts.equifax.com/AutoFraud_Online/jsp/fraudAlert.jsp)

### **Experian**

<https://www.experian.com/freeze/center.html>

<https://www.experian.com/fraud/center.html>

### **TransUnion**

<https://www.transunion.com/credit-freeze/credit-freeze-faq.page>

<https://www.transunion.com/fraud-victim-resource/place-fraud-alert>