

Background Report Disclosure and Authorization Form

Disclosure

Please read this the information on this form carefully. It describes your rights as a consumer.

The University of Washington uses A-Check America to conduct background investigations as part of its employment process. Such background investigations are covered by Section 603 of the federal Fair Credit Reporting Act (FCRA) and are termed "consumer reports" and/or "investigative consumer reports". A-Check America is a "Consumer Reporting Agency" (CRA) covered by the FCRA. The University of Washington uses the background reports provided by A-Check America for employment purposes. The University of Washington will procure the report from:

CRA: A-Check America ● 1501 Research Park Dr. ● Riverside, CA 92507 ● Tel. 877-345-2021 ● www.acheckamerica.com

Under Section 603 of the FCRA, a consumer report or consumer investigative report is an independent investigation of your background, which may include information regarding your "character, general reputation, personal characteristics, or mode of living." The background report that A-Check America provides may contain information about your driving record, civil and criminal legal and court records, criminal conviction records, education, professional or employment-related credentials, identity, locations and addresses where you have lived, Social Security number, and previous employment. The background report that A-Check America provides may also contain information obtained from public records, records of civil administrative adjudications, and findings and protection orders regarding children, developmentally disabled and vulnerable adults.

The FCRA requires that if the University of Washington denies you employment as a result of information contained in a background report, it must provide you with a copy of the report, a summary of your rights under the FCRA, the name, address, and telephone number of the consumer reporting agency that furnished the report and a reasonable opportunity to respond to disputed information contained in the report.

Authorization

I, (print name) _____, have carefully read and understand this Consumer Disclosure and Authorization. By my signature below, I authorize release to the University of Washington of consumer reports and/or investigative consumer reports as part of its evaluation of my application for employment. I also authorize disclosure to the University of Washington and/or to A-Check America or its agents information that the University deems pertinent to its consideration of my application for employment, including but not limited to my employment history, earning history, education, motor vehicle driving licensure and record, criminal history, public records, records of administrative adjudications, and findings and protection orders regarding children, developmentally disabled and vulnerable adults, by any individual, corporation or other private or public entity, including without limitation the following: employers; learning institutions, including colleges and universities; law enforcement agencies; federal, state and local courts; the military; motor vehicle records agencies; credit bureaus, solely to identify locations where you have lived; and other applicable sources. I understand that if the University of Washington hires me, this authorization will apply throughout my employment to the extent permitted by law, unless I revoke or cancel my authorization by sending a signed revocation letter or statement to the University of Washington's Human Resources Department at one of the addresses listed on page 4 of this form. I also understand that, to the extent allowed by law, information contained in my job application or that I have otherwise disclosed before, during, or after my employment, if any, may be used to obtain consumer reports and/or investigative consumer reports. This Consumer Disclosure and Authorization form, in original, faxed, photocopied, or electronic form, will be valid for any reports that The University of Washington may request. I understand that providing false information or omitting material information on my employment application materials or as part of the employment process is grounds for rejecting my employment application, or terminating my employment, whenever discovered.

The following is my true and complete legal name and all information is true and correct to the best of my knowledge.

Please Print:

First Name:	Middle Name:	Last Name:	Maiden Name or Other Names Used:		
Present Street Address:		City:	State:	Zip:	
Date of Birth (for ID purposes only) MM/DD/YYYY / /	Social Security Number: — —	Driver's License Number:		DL State:	

A-Check America will need to contact you if additional information is needed to process your background investigation. Please provide a cell and/or alternate phone number and email address where we may contact you.

Cell Phone: () _____ **Alternate Phone:** () _____

Email Address: _____

Signature: _____ **Date:** _____

State Required Notices

Applicants in California, Minnesota, or Oklahoma: If a consumer background report is ordered, would you like a free copy of the report mailed to your home? Yes No

State of Washington: If the University of Washington requests an investigative consumer report, you have the right, upon written request made within a reasonable period of time after your receipt of this disclosure, to receive from the University of Washington a complete and accurate disclosure of the nature and scope of the investigation requested by the University of Washington. You also have the right to request from the CRA a written summary of your rights and remedies under the Washington Fair Credit Reporting Act.

California: You have the right to access your file as maintained by the Consumer Reporting Agency (CRA) during normal business hours. By submitting proper identification and paying any duplication costs, you have the options of requesting your file via (1) mail [CRA not responsible for report after it leaves premises via mail] (2) in person at the CRA's office during normal business hours and on reasonable notice [you may be accompanied by one other person, provided that person furnishes proper identification] or (3) a summary of the file by telephone.

Maine: If requested, you have the right to be informed if (1) the University of Washington ordered a background report on you and if ordered (2) the name and address of the Consumer Reporting Agency (CRA) furnishing the report. You may request and receive from the University of Washington, within five business days of our receipt of your request, the name, address and telephone number of the CRA's nearest office. In addition, you have the right to request and promptly receive from all such CRAs copies of any such investigative consumer reports.

Massachusetts: If requested, you have the right to a copy of any background check report concerning you that the University of Washington has ordered. You may contact the Consumer Reporting Agency for a copy.

New York: You have the right, upon written 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.

FCRA Summary of Rights

Para información en español, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

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.

FCRA Summary of Rights (cont.)

- **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:

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 NW 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 20590

FCRA Summary of Rights (cont.)

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 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, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F St., N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357

If you wish to revoke or cancel your previously signed **Background Report Disclosure and Authorization Form** send a signed revocation letter or statement to the University of Washington’s Human Resources Department at one of the addresses below. Include your printed and signed name, your current mailing address, your phone number and your email address on your revocation notice.

Campus HR Operations
 Roosevelt Commons West
 Box 354963
 4300 Roosevelt Way NE
 Seattle, WA 98195-4963

Or for UW Medicine Employees
UW Medicine Recruitment
 UW Tower, 7th floor
 Box 359421
 4333 Brooklyn Ave NE
 Seattle, WA 98195-9532