



21780 Temescal Canyon
Corona, CA 92883
(951) 277-8440

APPLICATION FOR EMPLOYMENT

The Company is an Equal Opportunity Employer. We do not unlawfully discriminate against any applicant on the basis of race, color, religion, sex, national origin, age, sexual orientation, disability or any other category protected by federal, state or local law.

GENERAL INFORMATION

Please Print (Cell phone and email are required) Date of Application: _____

Name:

Last

First

Middle

Address:

Street

City

State

Zip Code

Home Phone:() _____ - _____ Cell () _____ - _____ Email _____

Position(s) applied for: _____

If hired, what date can you start work? _____

Are you available to work: ___ Full-time ___ Part-time ___ Temporary ___ Overtime ___ Weekends

Are you on a lay-off or subject to recall? ___ Yes ___ No

Do you have a reliable means of transportation to and from work? ___ Yes ___ No

Pay Desired: \$ _____

Referral Source: ___ Advertisement ___ Employee ___ Walk-in ___ Friend/Relative

___ Employment Agency ___ State Employment Office ___ Other

If you are under 18, can you furnish a work permit? ___ Yes ___ No

Have you applied to or worked for us before? ___ Yes ___ No

If yes, give date/position: _____

Why are you applying for work with us? _____

Are you capable of satisfactorily performing the essential job duties of the position you are applying for, with or without reasonable accommodation? ___ Yes ___ No

If no, describe the functions that can't be performed: _____

EMPLOYMENT HISTORY

List below all present and past employment starting with your recent employer (last **10** years are required). You must complete this section even if attaching a resume.

<hr/> Employer Name	<hr/> Phone Number
<hr/> Type of Business	<hr/> Supervisor's Name
<hr/> Address	<hr/> City <hr/> State <hr/> Zip
Employment Dates: From _____	To _____
<hr/> Position and Duties	
<hr/> Reason for Leaving	
May we contact this employer for a reference? <input type="checkbox"/> Yes <input type="checkbox"/> No	

<hr/> Employer Name	<hr/> Phone Number
<hr/> Type of Business	<hr/> Supervisor's Name
<hr/> Address	<hr/> City <hr/> State <hr/> Zip
Employment Dates: From _____	To _____
<hr/> Position and Duties	
<hr/> Reason for Leaving	
May we contact this employer for a reference? <input type="checkbox"/> Yes <input type="checkbox"/> No	

<hr/> Employer Name	<hr/> Phone Number
<hr/> Type of Business	<hr/> Supervisor's Name
<hr/> Address	<hr/> City <hr/> State <hr/> Zip

Employment Dates: From _____ To: _____

Position and Duties

Reason for Leaving

May we contact this employer for a reference? Yes No

Employer Name

Phone Number

Type of Business

Supervisor's Name

Address

City State Zip

Employment Dates: From _____ To: _____

Position and Duties

Reason for Leaving

May we contact this employer for a reference? Yes No

Please explain any gaps in your employment history _____

Employer Name

Phone Number

Type of Business

Supervisor's Name

Address

City State Zip

Employment Dates: From _____ To: _____

Position and Duties

Reason for Leaving

May we contact this employer for a reference? Yes No

Employer Name

Phone Number

Type of Business

Supervisor's Name

Address

City State Zip

Employment Dates: From _____

To: _____

Position and Duties

Reason for Leaving

May we contact this employer for a reference? ___Yes ___No

Please explain any gaps in your employment history _____

SPECIAL SKILLS AND QUALIFICATIONS

Please describe any actual experience, special training or qualifications that you feel are relevant to the position for which you are applying:

EDUCATION

High School Name

No of Yrs Graduate Y/N Degree

Address

City State Zip

College/University Name

No of Yrs Graduate Y/N Degree

Address

City State Zip

Vocational/Business Name

No of Yrs Graduate Y/N Degree

Address

City State Zip

Include subjects of special study, research work, special training skills, or qualifications which you believe may be helpful to us in considering your application (e.g., paid experience as/performing: administrative assistant, clerical, customer service, data entry, equipment operator, mechanic, plant operator, receptionist)

PERSONAL REFERENCES

Please list at least three persons who know you well – not previous employers or relatives.

First Name	Last Name	Phone Number	
Street	City	State	Zip Code
Occupation	Number of Years Acquainted		

First Name	Last Name	Phone Number	
Street	City	State	Zip Code
Occupation	Number of Years Acquainted		

First Name	Last Name	Phone Number	
Street	City	State	Zip Code
Occupation	Number of Years Acquainted		

Please Read Carefully, Initial Each Paragraph, and Sign Below

I hereby certify that I have not knowingly withheld any information that might adversely affect my chances of employment and that the answers given by me are true and correct to the best of my knowledge. I further certify that I, the undersigned applicant, have personally completed this application. I understand that any omission or misstatement of material fact on this application or on any document used to secure employment shall be grounds for rejection of this application or for immediate discharge if I am employed, regardless of time elapsed before discovery.

Initials _____

I hereby authorize the Company, Inc. to thoroughly investigate my references, work record, education, and other matters relating to my suitability for employment unless otherwise specified above. I further authorize the references I have listed to disclose to the Company any and all letters, reports, and other information related to my work records, without giving me prior notice of such disclosure. In addition, I hereby release the Company, my former employers and all other persons, corporations, partnerships, and associations from any and all claims, demands, or liabilities arising out of or in any way related to such investigation or disclosure.

Initials _____

I understand that nothing contained in the application, or conveyed during any interview which may be granted or during my employment, if hired, is intended to create an employment contract between me and the Company. In addition, I understand and agree that if I am employed, my employment is for no definite period and may be terminated at any time, with or without prior notice, at the option of either myself, or the Company, and that no promises or representations contrary to the foregoing are binding on the Company unless made in writing and signed by me and the Company's designated representative.

Initials _____

In compliance with federal law, all persons hired will be required to verify identity and eligibility to work in the United States and to complete the required employment eligibility verification document form upon hire.

Date

Applicant's Signature

Applicant's Statement, Agreement and Signature

Work Rules. In the event of my employment with the Company, I agree to comply with all rules and regulations of the Company.

Drug/Alcohol Test. I understand that the Company reserves the right to require me to submit to a test for the presence of drugs in my system prior to employment and at any time during my employment to the extent permitted by law. I understand I will not be asked about prior use of marijuana.

Medical Examination. I understand that any offer of employment may be contingent upon the passing of a physical examination. I consent to the disclosure of the results of any physical examination or related tests to the Company. I understand that should I decline to sign this consent or decline to take any of the above-described tests, my application for employment may be rejected or my employment may be terminated.

Background Investigation. I understand that the Company' consideration of my application includes an investigation of the information I have provided on this application and other relevant information such as my driving record. I understand that should I decline to consent to such an investigation, my application for employment may be rejected or my employment may be terminated.

Arbitration Agreement. I understand that as a condition of employment, I will be asked to sign an arbitration agreement. I understand that should I decline to sign an arbitration agreement, my application for employment may be rejected or my employment may be terminated.

At Will Employment. If hired, I further agree as follows: My employment and compensation are terminable at will, are for no definite period, and my employment and compensation may be terminated by the Company (employer) at any time and for any reason whatsoever, with or without good cause at the option of either the Company or myself. No implied, oral or written agreements contrary to the express language of this agreement are valid unless they are in writing and signed by the President of the Company or his designee. This agreement takes the place of all prior and contemporaneous agreements, representations, and understandings between me and the Company.

I understand that if I am offered employment at the Company, I will be required to provide evidence of my identity and authorization for employment in the United States.

I understand that if I am hired by the Company and my employment subsequently ends, the Company may provide information about my employment to persons in response to job reference requests, and I hereby consent to such disclosures.

I certify that all of the information that I have provided on this application is true and accurate.

Date

Signature of Applicant

**Consumer Report / Investigative Consumer Report
Disclosure and Release of Information Authorization**

Applicant's Current Information

Name:

Last	First	Middle
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Address:

Street	City	State	Zip Code
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How long have you lived at this address? _____ *If less than 7 years, list previous addresses below*

Home Telephone: () _____ - _____ Cellular Telephone: () _____ - _____

Social Security Number: _____ - _____ - _____ Birthdate: _____

Driver's License Number: _____ State Issued: _____

Previous Names and Addresses

If you have used more than one name (married, maiden, etc.), please be sure the correct names(s) are listed with the corresponding address. Please indicate at which addresses you used more than one name due to a marriage or divorce. ADDRESS HISTORY MUST COVER 7 YEARS. Please use additional sheets as necessary.

Name(s): _____ Dates you lived there _____

Address: _____ City _____ State: _____

Name(s) _____ Dates you lived there _____

Address: _____ City _____ State: _____

Name(s): _____ Dates you lived there _____

Address: _____ City _____ State: _____

I would like a copy of my report ___Yes ___No

In conjunction with my employment, I authorize the Company to procure a Consumer Report from a Third Party Background Check (TPBC) company. I hereby authorize TBPC to solicit information about my personal background, including but not limited to previous employment, civil records, military service, workers compensation, education, professional licenses, and any other information requested by the prospective employer. I understand that such a report may contain information about my mode of living, background, and personal character. I hereby release all persons, companies, and corporations, from any and all liabilities resulting from providing the prospective employer and/or its designees this information.

I may request a copy of any report that is prepared regarding me and I have been provided with a copy of "A Summary of Your Rights under the Fair Credit Reporting Act". According to the FCRA, I am entitled to know if employment has been denied because of information contained in a consumer report and if employment is denied, I will be notified and provided with the name and address of the consumer reporting agency:

I hereby certify all the statements and answers set forth are true and complete to the best of my knowledge.

Applicant Signature: _____ **Date:** _____

Para informacion en espanol, visite 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 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 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 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. For more information, go to www.ftc.gov/credit.

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:

1. Consumer Reporting Agencies, creditors and others not listed below.

2. National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A" appear in or after bank's name.

3. Federal Reserve Member Banks (except national banks and federal branches/agencies of foreign banks).

4. Savings associations, and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name

5. Federal credit unions (words " Federal Credit Union" appear in institution's name

6. State chartered banks that are not members of the Federal Reserve System

7. Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission

CONTACT:

Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357

Office of the Comptroller of the Currency
Compliance Management, Mail Stop 6-6
Washington, DC 20216 (800) 613-6743

Federal Reserve Consumer Help Center
PO Box 1200
Minneapolis, MN 55480 (888) 851-1920

Office of Thrift Supervision
Consumer Complaints
Washington, DC 20552 (800) 842-6929

National Credit Union Administration
Office of Consumer Protection (OCP)
Division of Consumer Compliance and Outreach (DCCO)
1775 Duke Street
Alexandria, VA 22314 (703) 519-4600

FDIC Consumer Response Center
2345 Grand Ave, Suite 100
Kansas City, MO 64108-2638 (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

Consent for Limited Queries of the Federal Motor Carrier Safety Administration (FMCSA) Drug and Alcohol Clearinghouse

I, _____ hereby provide consent to FST and DST to conduct limited queries of the FMCSA Clearinghouse to determine whether drug or alcohol violation information about me exists in the Clearinghouse. This consent is for the duration of employment.

I understand that if the limited query conducted by FST and DST indicates that drug or alcohol violation information about me exists in the Clearinghouse, FMCSA will not disclose that information to FST and DST without first obtaining additional specific consent from me.

I further understand that if I refuse to provide consent for FST and DST to conduct a limited query of the Clearinghouse, FST and DST must prohibit me from performing safety-sensitive functions, including driving a commercial vehicle, as required by FMCSA's drug and alcohol program regulations.

Employee Signature

Date

Release Form For Verification of Driving Record

Re: Driving Record Release

I, _____ ,
Last First Middle

Voluntarily and knowingly authorizes FST and DST, now and in the future, while I am applying for employment or are currently employed by FST and DST to check my driving record, and to make that information available to FST and DST and their designated insurance companies.

Drivers License #: _____

State of Licensing: _____

Date of Birth: _____

Signature: _____

Printed Name: _____

Date of Signature: _____



BACKGROUND REPORT DISCLOSURE

In the interest of maintaining the safety and security of our customers, employees and property, **FST Sand and Gravel Inc.** may order a "consumer report" (a background report) or "investigative consumer report" on you in connection with your employment application or contract, and if you are hired, or if you already work for the Company, may order additional background reports on you.

The background check company, KRESS Employment Screening will prepare the background report for the Company. KRESS Employment Screening is located at 13105 NW Freeway Suite 1050, Houston, TX 77040, and can be reached at 888-636-3693 or at their internet website address www.kressinc.com.

The background report may contain information concerning your character, general reputation, personal characteristics, mode of living, and credit standing. The types of information that may be ordered include but are not limited to: social security number verification; criminal, public, educational, and as appropriate, driving records checks; verification of prior employment; reference, licensing and certification checks; credit reports; and drug testing results. The information may be obtained from private and public record sources, including personal interviews with your associates, friends, and neighbors. (An "investigative consumer report" is a background report that includes information from such personal interviews, except in California where that term means any background report that is not a credit report.) The nature and scope of the most common form of investigative consumer report is an investigation into your education and/or employment history conducted by KRESS Employment Screening or another outside organization.

You may request more information about the nature and scope of an investigative consumer report by contacting the Company. You may request a copy of this report from the Company or KRESS Employment Screening using the contact information listed above.

The Fair Credit Reporting Act gives you specific rights in dealing with consumer reporting agencies. You will find these rights summarized on A Summary of Your Rights Under the Fair Credit Reporting Act, A Summary of Rights Under California Civil Code

STATE LAW NOTICES

If you live or work for the Company in the states listed below, please note the following:

CALIFORNIA / MINNESOTA / OKLAHOMA: You have the right to receive a copy of your background/investigative report by checking "Yes" on the Acknowledgement and Authorization below. **California Only:** Pursuant to Section 1786.22 of the California Civil Code, you may view the file that KRESS Employment Screening has for you, and order a copy of the file, upon submitting proper identification by either coming to their offices, during normal business hours and on reasonable notice, or by certified mail or mail. You may also ask for a file-summary by telephone. KRESS Employment Screening can answer questions about information in your file, including any coded information. If you come in person, another person can come with you, so long as that person can show proper identification.

MAINE: You have the right, upon request, to be informed of whether an investigative background report was requested, and if one was requested, the name, address, and telephone number of the nearest unit designated to handle inquiries of each background reporting agency issuing an investigative consumer report. You also have the right, under Maine law, to request and promptly receive from all such agencies copies of such reports.

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 KRESS Employment Screening. You may inspect and order a free copy of the report by contacting KRESS Employment Screening.

NEW YORK: If you submit a request to us in writing, you have the right to know whether the Company ordered an investigative consumer report from KRESS Employment Screening, and you will be provided with the name and address of KRESS Employment Screening. You may inspect and order a free copy of the report by contacting KRESS Employment Screening. By signing below, you certify that you have received a copy of New York Correction Law 23-A, that you have read and fully understand this release, and that prior to signing, you were given opportunity to ask questions and have those questions answered to your satisfaction.

WASHINGTON STATE: If the Company requests an investigative background 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 Company a complete and accurate disclosure of the nature and scope of the investigative consumer report requested by the Company. You also have the right to ask KRESS Employment Screening for a written summary of your rights under the Washington Fair Credit Reporting Act.

CREDIT REPORTS:

CONNECTICUT / HAWAII / MARYLAND / OREGON / WASHINGTON STATE: I further understand that the Company will not obtain information about my credit worthiness, credit standing or credit capacity unless the information is (i) required by law, (ii) I am seeking employment with a financial institution (Connecticut only), (iii) I am seeking employment with a financial institution that accepts deposits that are insured by a federal agency, or an affiliate or subsidiary of the financial institution or a credit union guaranty corporation that is approved by the Maryland commissioner of Financial Regulation or an entity or an affiliate of the entity that is registered as an investment advisor with the United States Securities and Exchange Commission (Maryland only), (iv) I am seeking employment as a covered police or peace officer with a federally insured bank or credit union (Oregon only), (v) the Company reasonably believes I have engaged in specific activity that constitutes a violation of law related to my employment (Connecticut only), or (vi) is substantially job related, as disclosed below.

ILLINOIS: I further understand that the Company will not obtain information about my credit history unless at least one of the following circumstances is present: (1) State or federal law requires bonding or other security covering an individual holding the position. (2) The duties of the position include custody of or unsupervised access to cash or marketable assets valued at \$2500 or more. (3) The duties of the position include signatory power over business assets of \$100 or more per transaction. (4) The position is a managerial position which involves setting the direction or control of the business. (5) The position involves access to person or confidential information, financial information, trade secrets, or State or National security information. (6) The position meets criteria in administrative rules, if any, that the US Department of Labor or the Illinois Department of Labor has promulgated to establish the circumstances in which a credit history is a bona fide occupational requirement. (7) The employee's or applicant's credit history is otherwise required by or exempt under federal or State law.

ACKNOWLEDGMENT AND AUTHORIZATION FOR BACKGROUND CHECK

I acknowledge receipt of the **Background Check Disclosure, A Summary of Your Rights Under the Fair Credit Reporting Act, A Summary of Your Rights Under California Civil Code 1786.22**, and the **New York Correction Law 23-A** and certify that I have read and understand all of those documents provided to me by the Company. I hereby authorize the obtaining of "consumer reports" and/or "investigative consumer reports" by the Company at any time after receipt of this authorization and throughout my employment or contract, if applicable. To this end, I hereby authorize, without reservation, any law enforcement agency, administrator, local, state or federal agency, institution, school or university (public or private), information service bureau, employer, or insurance company to furnish any and all background information requested by KRESS Employment Screening, 13105 NW Freeway #1050, Houston, TX 77040, 888-636-3693, www.kressinc.com, or another outside organization acting on behalf of the Company, and/or the Company itself.

I understand that my signature now and throughout this process will be binding. Additionally, notices, documents, and communications may be provided electronically and will meet the requirements set forth under Federal and/or State law, as permitted by law. I agree that a facsimile ("fax"), electronic or printout of this authorization may be accepted with the same authority as the original.

I understand that by signing my name below, that I am signing the Authorization form directing the background report as described above, the information contained in my employment application or contract, or otherwise disclosed by me before, or during, my employment or contract, if any, may be used for the purpose of obtaining background reports and/or investigative background reports, and I certify that:

- I have received the Disclosure Regarding Consumer and/or Investigative Report, and have received and reviewed the Summary of Your Rights Under the Fair Credit Reporting Act. I have also received and reviewed A Summary of Your Rights Under the Provisions of California Civil Code §1786.22 and the New York Correction Law 23-A.
 - **Yes**
 - **No**

- For California, Oklahoma, or Minnesota employees and applicants: Please check the appropriate box to indicate if you would like to receive a copy of your consumer report free of charge.
 - **Yes**
 - **No**

Company Requesting Background: *FST Sand and Gravel Inc. - Corona*

Printed Name of Applicant/Contractor: _____

Signature: _____ **Date Authorized:** _____

Services Request Form

Client: FST Sand and Gravel Inc. - Corona Requestor: Liz Gomez

Phone Number: (951) 277-8440 E-Mail: lgomez@fstsand.com

Income Over \$75K? Yes No

Services Requested:

- Criminal – Civil County Criminal – Civil Federal Essential Plus Package
 Social Media Search Workers Compensation Search

To Be Filled Out by Applicant/Contractor

Last Name: _____ First Name: _____ Middle Name: _____

Additional Last Names Used: _____

Social Security Number: _____ Date of Birth: _____

Driver's License Number: _____ State: _____ Phone Number: _____

E-Mail Address: _____

7 Year Address History (Required)

Current Address: _____

City: _____ State: _____ Postal Code: _____ Country: _____

Previous Address: _____

City: _____ State: _____ Postal Code: _____ Country: _____

Previous Address: _____

City: _____ State: _____ Postal Code: _____ Country: _____

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 20006.**

- **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.
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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.

- **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.

a. Bureau of Consumer Financial Protection
1700 G Street NW,
Washington, DC 20006.

b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:

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.

a. Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street, Suite 3450,
Houston, TX 77010-9050.

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.

b. Federal Reserve Consumer Help Center
P.O. Box 1200,
Minneapolis, MN 55480.

c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations.

c. Division of Depositor and Consumer Protection
National Center for Consumer and Depositor Assistance
Federal Deposit Insurance Corporation
1100 Walnut Street, Box #11
Kansas City, MO 64106

d. Federal Credit Unions.

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
Department of Transportation
400 Seventh Street SW,
Washington, DC 20590.

4. Creditors Subject to 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.

Nearest Packers and Stockyards Administration area supervisor.

6. Small Business Investment Companies.

Associate Deputy Administrator for Capital Access
United States Small Business Administration
406 Third Street, SW, 8th Floor
Washington, DC 20416

7. Brokers and Dealers.

Securities and Exchange Commission
100 F St NE,
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.

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue NW
Washington, DC 20580
(877) 382-4357

A Summary of Your Rights under California Civil Code 1786.22

- (a) An investigative consumer reporting agency shall supply files and information required under Section 1786.10 during normal business hours and on reasonable notice.
- (b) Files maintained on a consumer shall be made available for the consumer's visual inspection, as follows:
- In person, if he appears in person and furnishes proper identification. A copy of his file shall also be available to the consumer for a fee not to exceed the actual costs of duplication services provided.
 - By certified mail, if he makes a written request, with proper identification, for copies to be sent to a specified addressee. Investigative consumer reporting agencies complying with requests for certified mailings under this section shall not be liable for disclosures to third parties caused by mishandling of mail after such mailings leave the investigative consumer reporting agencies.
 - A summary of all information contained in files on a consumer and required to be provided by Section 1786.10 shall be provided by telephone, if the consumer has made a written request, with proper identification for telephone disclosure, and the toll charge, if any, for the telephone call is prepaid by or charged directly to the consumer.
- (c) The term "proper identification" as used in subdivision (b) shall mean that information generally deemed sufficient to identify a person. Such information includes documents such as a valid driver's license, social security account number, military identification card, and credit cards. Only if the consumer is unable to reasonably identify himself with the information described above, may an investigative consumer reporting agency require additional information concerning the consumer's employment and personal or family history in order to verify his identity.
- (d) The investigative consumer reporting agency shall provide trained personnel to explain to the consumer any information furnished him pursuant to Section 1786.10.
- (e) The investigative consumer reporting agency shall provide a written explanation of any coded information contained in files maintained on a consumer. This written explanation shall be distributed whenever a file is provided to a consumer for visual inspection as required under Section 1786.22.
- (f) The consumer shall be permitted to be accompanied by one other person of his choosing, who shall furnish reasonable identification. An investigative consumer reporting agency may require the consumer to furnish a written statement granting permission to the consumer reporting agency to discuss the consumer's file in such person's presence.

**NEW YORK CORRECTION LAW
ARTICLE 23-A**

LICENSURE AND EMPLOYMENT OF PERSONS PREVIOUSLY CONVICTED OF ONE OR MORE CRIMINAL

Sections

750. Definitions

751. Applicability

752. Unfair discrimination against persons previously convicted of one or more criminal offenses prohibited

753. Factors to be considered concerning a previous criminal conviction; presumption

754. Written statement upon denial of license or employment

755. Enforcement

§750. Definitions.

For the purposes of this article, the following terms shall have the following meanings:

1. "Public agency" means the state or any local subdivision thereof, or any state or local department, agency, board or commission.
2. "Private employer" means any person, company, corporation, labor organization or association which employs ten or more persons.
3. "Direct relationship" means that the nature of criminal conduct for which the person was convicted has a direct bearing on his fitness or ability to perform one or more of the duties or responsibilities necessarily related to the license, opportunity, or job in question.
4. "License" means any certificate, license, permit or grant of permission required by the laws of this state, its political subdivisions or instrumentalities as a condition for the lawful practice of any occupation, employment, trade, vocation, business, or profession. Provided, however, that "license" shall not, for the purposes of this article, include any license or permit to own, possess, carry, or fire any explosive, pistol, handgun, rifle, shotgun, or other firearm.
5. "Employment" means any occupation, vocation or employment, or any form of vocational or educational training. Provided, however, that "employment" shall not, for the purposes of this article, include membership in any law enforcement agency.

§751. Applicability.

The provisions of this article shall apply to any application by any person for a license or employment at any public or private employer, who has previously been convicted of one or more criminal offenses in this state or in any other jurisdiction, and to any license or employment held by any person whose conviction of one or more criminal offenses in this state or in any other jurisdiction preceded such employment or granting of a license, except where a mandatory forfeiture, disability or bar to employment is imposed by law, and has not been removed by an executive pardon, certificate of relief from disabilities or certificate of good conduct. Nothing in this article shall be construed to affect any right an employer may have with respect to an intentional misrepresentation in connection with an application for employment made by a prospective employee or previously made by a current employee.

§752. Unfair discrimination against persons previously convicted of one or more criminal offenses prohibited.

No application for any license or employment, and no employment or license held by an individual, to which the provisions of this article are applicable, shall be denied or acted upon adversely by reason of the individual's having been previously convicted of one or more criminal offenses, or by reason of a finding of lack of "good moral character" when such finding is based upon the fact that the individual has previously been convicted of one or more criminal offenses, unless:

1. There is a direct relationship between one or more of the previous criminal offenses and the specific license or employment sought or held by the individual; or
2. the issuance or continuation of the license or the granting or continuation of the employment would involve an unreasonable risk to property or to the safety or welfare of specific individuals or the general public.

§753. Factors to be considered concerning a previous criminal conviction; presumption.

1. In making a determination pursuant to section seven hundred fifty-two of this chapter, the public agency or private employer shall consider the following factors:
 - a) The public policy of this state, as expressed in this act, to encourage the licensure and employment of persons previously convicted of one or more criminal offenses.
 - b) The specific duties and responsibilities necessarily related to the license or employment sought or held by the person.
 - c) The bearing, if any, the criminal offense or offenses for which the person was previously convicted will have on his fitness or ability to perform one or more such duties or responsibilities.
 - d) The time which has elapsed since the occurrence of the criminal offense or offenses.
 - e) The age of the person at the time of occurrence of the criminal offense or offenses.
 - f) The seriousness of the offense or offenses.
 - g) Any information produced by the person, or produced on his behalf, in regard to his rehabilitation and good conduct.
 - h) The legitimate interest of the public agency or private employer in protecting property, and the safety and welfare of specific individuals or the general public.
2. In making a determination pursuant to section seven hundred fifty-two of this chapter, the public agency or private employer shall also give consideration to a certificate of relief from disabilities or a certificate of good conduct issued to the applicant, which certificate shall create a presumption of rehabilitation in regard to the offense or offenses specified therein.

§754. Written statement upon denial of license or employment.

At the request of any person previously convicted of one or more criminal offenses who has been denied a license or employment, a public agency or private employer shall provide, within thirty days of a request, a written statement setting forth the reasons for such denial.

§755. Enforcement.

1. In relation to actions by public agencies, the provisions of this article shall be enforceable by a proceeding brought pursuant to article seventy-eight of the civil practice law and rules.
2. In relation to actions by private employers, the provisions of this article shall be enforceable by the division of human rights pursuant to the powers and procedures set forth in article fifteen of the executive law, and, concurrently, by the New York city commission on human rights.