

**NOTICE OF BACKGROUND INVESTIGATION
PURSUANT TO CALIFORNIA LAW**

DISCLOSURE REGARDING BACKGROUND INVESTIGATION

_____, hereinafter referred to as Employer, may obtain information about you from an investigative consumer-reporting agency for employment purposes. Thus, you can expect to be the subject of “investigative consumer reports” and/or “consumer credit reports” obtained for employment purposes. Such reports may include information about your character, general reputation, personal characteristics, credit standing, and mode of living. The background check will include a Social Security Number verification, County Criminal Record check(s), and Employment History verification(s). In addition, the background check may also include, but is not limited to, the following: Education Verification, Driving Records Check, Credit Check, Worker’s Compensation History Check, Professional License Verification, Federal Criminal Records Check, County Civil Records Check, Medicaid Sanctions Records Check, and Sex Offender Check. With respect to any investigative consumer report from an investigative consumer-reporting agency (ICRA), the Employer may investigate the information contained in your employment application and other background information about you, and interviewing people who are knowledgeable about you. The results of this report may be used as a factor in making employment decisions. The source of any investigative report (as that term is defined under California law) will be:

**National Application Processing & Screening, Inc. (NAPS)
1920 3rd Ave N, Bessemer, AL 35020
Telephone: 866-425-9671
Fax: 866-425-5129**

If a background check is conducted on you, upon reasonable notice and during normal business hours, NAPS will make available information maintained on you (including the identity of report recipients) for your visual inspection. Under California Civil Code section 1786.22, you are entitled to find out from NAPS, an ICRA, what is in NAPS’ file on you with proper identification, as follows:

- In person, by visual inspection of your file during normal business hours and on reasonable notice. You also may request a copy of the information in person.
- A summary of all information contained in NAPS’ file on you that is required to be provided by California Civil Code will be provided to you via telephone, if you have made a written request, with proper identification, for telephone disclosure.
- By requesting a copy be sent to a specified addressee by certified mail. NAPS compliance with requests for certified mailings shall not be liable for disclosures to third parties caused by mishandling of mail after such mailings leave NAPS.

“Proper Identification” includes documents such as a valid driver’s license, social security number, military identification card, and credit cards. Only if you cannot identify yourself with such information may NAPS require additional information concerning your employment and personal or family history in order to verify your identity. NAPS will provide trained personnel to explain any information furnished to you and will provide a written explanation of any coded information contained in files maintained on you. This written explanation will be provided whenever a file is provided to you for visual inspection. One other person of your choosing may accompany you, and must furnish reasonable identification. NAPS may require you to furnish a written statement granting NAPS permission to discuss your file in such person’s presence.

DISCLOSURE & AUTHORIZATION FOR BACKGROUND INVESTIGATION

I, hereby authorize _____, hereinafter referred to as Employer, and/or its designated agent, National Application Processing & Screening, Inc., 1920 3rd Ave N, Bessemer, AL 35020, P: 866-425-9671, to procure a consumer report and/or an investigative consumer report on me for the purpose of evaluating me for employment, promotion, discipline, retention, assignment, reassignment and to make an independent investigation of my background which may include information about my character, general reputation, personal characteristics, and/or mode of living, and which can involve personal interviews with sources such as neighbors, friends, or associates and may contain references, past/present employment and education verifications, credit history, SSN verification or Immigration Registration Number verification, past revocation, denial, or suspension of a U.S. Government security clearance, motor vehicle records, drug screening records, federal, civil, criminal and other police records, including those maintained by both public and private organizations and all public records for the purpose of confirming information contained on my application, resume, or in other supporting documentation and/or obtaining other information, which may be material to my qualifications. I hereby authorize the Employer to release all information contained in this investigation to all parties involved for the purpose of confirming my qualifications and/or eligibility.

I understand that the Employer, and/or its designated agent National Application Processing & Screening, Inc. will adhere to applicable state and federal statutes concerning the securing of the information, handling and release of information obtained in the investigation. I further understand, pursuant to Section 606(b) & Section 604(b)(3) set forth in the federal Fair Credit Reporting Act, if an investigative consumer report is run on me, I have the right to request additional disclosures as to the nature and scope of the investigation and understand if an adverse decision is made, due to the contents of this report, I will receive a free copy of the report and a summary of my rights under the FCRA. I hereby authorize, without reservation, any law enforcement agency, administrator, state or federal agency, institution, school, or university (public or private), information service bureau, employer, acquaintance, neighbor, co-worker, or insurance company to furnish any and all background information requested by (NAPS) National Application Processing & Screening, Inc. The following is my true and complete legal name and all information on this document is true and correct to the best of my knowledge. Any falsification of the facts or omission of material facts under any circumstances, found during the investigation or at anytime thereafter, constitutes the basis for immediate disqualification as a candidate, denial of contract work assignment or termination of my employment. I understand that the information requested below is for the sole purpose of gathering information accurately and for positive identification and will not be used to discriminate against me in violation of any law. I understand any initial offer will be contingent until all information is obtained and processed and may be subsequently withdrawn based on the results of this investigation. I acknowledge receipt of the Disclosure Regarding Background Investigation and a copy of your "Summary of Your Rights" Under the Fair Credit Reporting Act and certify that I have read and understand both. I agree that a telephonic facsimile (FAX) or a photographic copy of this authorization shall be as valid as the original.

First Name	Middle Name (NO INITIALS)	Last Name
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Maiden Name	Nicknames	Any Other Names Used
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Present Address	City	State/Zip	County	How long there?
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Date Of Birth	Sex	Race	Social Security Number
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Drivers License Number	State Of License	Expiration Date
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PLEASE PROVIDE ADDRESS LISTINGS FOR THE LAST SEVEN YEARS

Former Address	City	State/Zip	County	How long there?
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Former Address	City	State/Zip	County	How long there?
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Check here if you would like to receive a copy of an investigative consumer report or consumer credit report at no charge if the Employer obtains one under California law (CA.AB655 as amended).

Applicant's Signature (Required) PLEASE-DO NOT PRINT Date

Witnessed

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006

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 record). 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 may have additional rights under Maine's FCRA, Me. Rev. Stat. Ann 10, Sec 1311 et seq.

- **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 a 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 7 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 for 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 lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.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 Bureau.	a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20006 b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 1-877-382-4357
2. To the extent not included in item 1 above. a. National Banks, federal savings associations, and federal branches and 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. 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 Complaints Washington, DC 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 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
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