# DATTCO 583 South Street New Britain, CT 06051

## DISCLOSURE REGARDING BACKGROUND CHECK

DATTCO ("the Company") may obtain information about you for employment purposes from a third party consumer reporting agency. Thus, you may be the subject of a "consumer report" and/or an "investigative consumer report" which may include information about your character, general reputation, personal characteristics, and/or mode of living, and which can involve personal interviews with sources such as your neighbors, friends, or associates. These reports may contain information regarding your credit history, criminal history, social security verification, motor vehicle records ("driving records"), verification of your education or employment history, or other background checks.

I am aware that in the event an investigative consumer report is prepared, I am entitled to request disclosures of the nature and scope of the investigation being requested. I acknowledge that these consumer reports and/or investigative consumer reports may be obtained at any time after receipt of my authorization, and if I am hired, throughout my employment.

## ACKNOWLEDGMENT AND AUTHORIZATION

I acknowledge receipt of the DISCLOSURE REGARDING BACKGROUND CHECK and A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT and certify that I have read and understand both of those documents. 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, if applicable. To this end, 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, or insurance company to furnish any and all background information requested by another outside organization acting on behalf of the Company, and/or the Company itself. I agree that a facsimile ("fax"), electronic or photographic copy of this Authorization shall be as valid as the original.

## APPLICANT INFORMATION

Applicant Signature		Printed Name				Date
Social Security #*	Date of Birth*	Drivers License #		State	Email Address	
Current Address	City		State	Zip	Residence Dates.	: (From – To)
Previous Address	City		State	Zip	Residence Dates.	: (From – To)

Please list any aliases names you have used in the past seven years here. (May include maiden names, former legal names, etc)

\* Date of Birth & Social Security Number are being requested in order to obtain accurate retrieval of records.

### Para informacion en espanol, visite <u>www.ftc.gov/credit</u> 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 <a href="http://www.ftc.gov/credit">www.ftc.gov/credit</a> 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 for additional information.
- You have the right to ask for a credit score. Credit scores are numerical summaries of your creditworthiness 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 <a href="http://www.ftc.gov/credit">www.ftc.gov/credit</a> 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 consumerreporting 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 <a href="http://www.ftc.gov/credit">www.ftc.gov/credit</a>.
- 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 1-888-5-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 <u>www.ftc.gov/credit</u>.

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:				
Consumer reporting agencies, creditors and others not	Federal Trade Commission: Consumer Response				
listed below	Center -FCRA Washington, DC 20580				
	1-877-382-4357				
National banks, federal branches/agencies of foreign	Office of the Comptroller of the Currency				
banks (word "National" or initials "N.A." appear in or	Compliance Management, Mail Stop 6-6				
after bank's name)	Washington, DC 20219 800-613-6743				
Federal Reserve System member banks (except	Federal Reserve Board				
national banks, and federal branches/agencies of	Division of Consumer & Community Affairs				
foreign banks)	Washington, DC 20551 202-452-3693				
Savings associations and federally chartered savings	Office of Thrift Supervision				
banks (word "Federal" or initials "F.S.B." appear in	Consumer Complaints				
federal institution's name)	Washington, DC 20552 800-842-6929				
Federal credit unions (words "Federal Credit Union"	National Credit Union Administration				
appear in institution's name)	1775 Duke Street				
	Alexandria, VA 22314 703-519-4600				
State-chartered banks that are not members of the	Federal Deposit Insurance Corporation Consumer				
Federal Reserve System	Response Center, 2345 Grand Avenue, Suite 100				
	Kansas City, Missouri 64108-2638 1-877-275-3342				
Air, surface, or rail common carriers regulated by	Department of Transportation,				
former Civil Aeronautics Board or Interstate	Office of Financial Management				
Commerce Commission	Washington, DC 20590 202-366-1306				
Activities subject to the Packers and Stockyards Act,	Office of Deputy Administrator - GIPSA				
1921 Department of Agriculture	Washington, DC 20250 202-720-7051				