

National Background Check Permission Forms

Purpose: Form to obtain a background web search for an employee/volunteer who has resided outside the state of Indiana in the previous ten years.

1. Employee/volunteer must complete first two pages and have them witnessed.
 - a. Disclosure of Right to Obtain Consumer Report
 - b. Disclosure of Rights and Authorization
2. Employee/volunteer is to keep last two pages for information.
 - a. A Summary of your Rights Under the Fair Credit Reporting Act
3. The first two pages are sent by e mail, fax or US mail to Cathie Cicchiello using:

ccicchiello@diocesefwsb.org

FAX : 260-483-1881

Cathie Cicchiello
Safe Environment Coordinator
11119 Bitter Dell Court
Fort Wayne, IN 46814

Attn: Lexis Nexis

4. Results of search are e mailed to the parish/school.
5. A fee is charged for this search.
6. A full copy of this form in Spanish is available on the diocesan website at the Safe Environment page.

DISCLOSURE OF RIGHT TO OBTAIN CONSUMER REPORT

If authorized by you, the Diocese of Fort Wayne-South Bend, Inc. ("Diocese") may obtain and use a "consumer report" from a "consumer reporting agency" that discloses various information about you.

A "consumer report" is any written, oral or other communication of any information by a "consumer reporting agency" that is related to your criminal history, credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living. This information is collected and may be used for the purpose of evaluating your eligibility for employment or volunteer service. **Unless you are told otherwise, the target of the consumer report secured by the Diocese will concern only criminal history information.**

A "consumer reporting agency" ("CRA") is a person or business that regularly collects or evaluates consumer credit information or other information on consumers to provide "consumer reports" to others. The agency performs this service for monetary fees, dues or on a cooperative non-profit basis.

The Fair Credit Reporting Act ("FCRA") is a federal law that establishes rights for consumers. The FCRA defines "consumer report" and a CRA. As an applicant for employment or volunteer service with the Diocese, you are a "consumer" and are protected by the FCRA.

If authorized by you, the Diocese may obtain and use a "consumer report" from a CRA when:

- Considering your application for employment or volunteer service;
- Making a decision whether to offer you employment or a volunteer position;
- Deciding whether to continue your employment or volunteer service (if you are a current employee of volunteer); and/or
- Making other position-related decisions affecting you, including job assignments.

Diocese will obtain any consumer reports (criminal histories) from:

Lexis Nexis, Inc
1000 Alderman Drive
Alpharetta, Georgia 30005
Telephone: (866) 432-7241

If Diocese obtains a "consumer report" about you, and if Diocese considers any information in the "consumer report" when making a decision that directly and adversely affects you, Diocese will disclose this to you and provide the name and address and telephone number of the CRA to you. Included with this Disclosure is a written summary of your rights as a consumer under the FCRA. Please read it carefully and familiarize yourself with your rights. You also may contact the Federal Trade Commission about your rights under the FCRA as a "consumer" with regard to "consumer reports" and CRAs. By signing below, I acknowledge review of this Disclosure and receipt of a copy of "A Summary of Your Rights Under the Fair Credit Reporting Act."

Date: _____

Applicant's Signature

Applicant's Printed Name

Date: _____

Witness Signature

Printed Name

NAME OF PARISH / SCHOOL, CITY & STATE _____

DISCLOSURE OF RIGHTS AND AUTHORIZATION

1. In connection with my application for employment or volunteer service with the Diocese of Fort Wayne-South Bend, Inc. ("Diocese"), I voluntarily request and authorize the Diocese to obtain consumer report information about me that is legally obtainable under the Fair Credit Reporting Act ("FCRA") and any applicable state laws from credit agencies, educational institutions, governmental agencies, business or personal references, courts, law enforcement agencies, military services, and past or present employers. **While I understand that the Diocese is only interested in securing criminal history information about me,** I also understand that a consumer report may include information as to my credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living, as well as criminal history information. I understand that I may request a complete and accurate disclosure of the nature and scope of the background verification to the extent such investigation includes information bearing on my character, general reputation, personal characteristics or mode of living.

2. I specifically authorize the Diocese to obtain a consumer report about me from a third party credit reporting agency, namely:

Lexis Nexis, Inc.
1000 Alderman Drive
Alpharetta, Georgia 30005
Telephone: (866) 432-7241

I grant the Diocese permission to consider the consumer report when making decisions regarding my potential employment or volunteer service with the Diocese.

3. I understand that I have rights under the FCRA related to these consumer reports and acknowledge that a summary of those rights has been provided to me.

4. I understand that the following information is required by law enforcement agencies and other entities for positive identification purposes when checking public records. It is confidential and, as provided herein, will not be used by the Diocese for any other purposes than securing a consumer report.

AUTHORIZATION (Please print very clearly)

Please print your full name: _____

Please print other names you have used: _____

Social Security Number: _____

Date of Birth: _____

Home Address: _____

City, State, Zip Code: _____

Date: _____

Applicant's Signature

Applicant's Printed Name

Date: _____

Witness Signature

Printed Name

Name of parish/school _____

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 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 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 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.ftc.gov/credit.

- **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 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 AttorneyGeneral. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
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