

Applicant Certification and Disclosure Agreement

(PLEASE READ CAREFULLY-Authorization to Release Information)

Pursuant to the requirements of the Fair Credit Reporting Act, notice is given that a consumer report or an investigative consumer report may be made in connection with this application for employment with Office of the Governor, State of Texas. In the event an investigative report is requested, I am entitled to know and am hereby advised that the nature and scope of the investigation will involve a pre-employment investigation to obtain applicable information from personal interviews with previous employers concerning my work habits, actions and performance. Other sources of information may be obtained from individuals, residential management agents, criminal justices agencies, credit bureaus, departments of motor vehicles, collection agencies, retail business establishments, social media and other Consumer Reporting Agencies (CRA). If I am denied employment, either wholly or partly, because of information contained in a consumer report, a disclosure will be made to me of the name and address of the consumer reporting agency making such report. I further understand that Information Discovery Services (IDS) has been retained to perform the pre-employment investigation to determine my suitability for employment and I authorize IDS to have access to any records concerning my education or employment background and I hereby authorize any person or entity having such information to release the same to IDS or person(s) acting on their behalf. I also understand that the pre-employment may include contacting any previous employers, and I hereby authorize any such previous employers to release information regarding my employment to IDS. By signing below, I am authorizing IDS to obtain this information now, and at any point during any period of employment, without limitation.

I further authorize any and all present and former employers, school administrators, financial institutions and any other custodians of records pertaining to me to release such information upon request of a duly authorized representative of IDS. I acknowledge that IDS is not responsible for the content of information obtained from public and private repositories and hereby waive all liability against IDS.

I understand the information I am providing concerning my date of birth will not be used as a basis to determine hiring or contract eligibility. I authorize IDS to obtain information regarding my previous employment, residency, credit, education, motor vehicle and criminal history, to include publically accessible social media sites.

IDS is hereby authorized to disclose all information obtained through its investigations to the requesting entity, Office of Governors, State of Texas, for the purpose of making a determination as to my fitness for employment or retention as an employee.

I agree that a facsimile (“fax”), electronic or photocopy of this Agreement shall be as valid as the original, and direct the recipient to disclose the above-described information about me as though it were the original.

I have read and fully understand the above agreement. By signing below, I also acknowledge that Office of Governors, State of Texas has provided me with a summary of my rights under the Federal Fair Credit Reporting Act.

Full Name (Please Print) _____

Last

First

Middle

Other Names Used _____

Last

First

Middle

Current Address

Number and Street: _____

City: _____

State: _____

Zip Code: _____

Date of Birth: _____ *Social Security Number:* _____

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

Telephone Numbers:

Day: _____ *Evening:* _____ *Cell:* _____

Signature: _____ **Date:** _____

New York applicants: By signing above you also acknowledge receipt of Article 23-A of the New York Correction Law.

- Minnesota and Oklahoma applicants:** Please check this box if you would like to receive a copy of a consumer report at no charge if one is obtained by the Company.

- California applicants:** By signing above, you also acknowledge receipt of the NOTICE REGARDING BACKGROUND INVESTIGATION PURSUANT TO CALIFORNIA LAW. Please check this box if you would like to receive a copy of an investigative consumer report or consumer credit report at no charge if one is obtained by the Company whenever you have a right to receive such a copy under California law.

Washington State applicants: You also have the right to request from the consumer reporting agency a written summary of your rights and remedies under the Washington Fair Credit Reporting Act.

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 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.**
- **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:

- 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:

To the extent not included in items 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

3. Air carriers

4. Creditors Subject to Surface Transportation Board

5. Creditors Subject to Packers and Stockyards Act

6. Small Business Investment Companies

7. Brokers and Dealers

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

CONTACT:

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

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

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

Asst. General Counsel for Aviation Enforcement & Proceedings Department of Transportation
400 Seventh Street, SW Washington, DC 20590

Office of Proceedings, Surface Transportation Board
Department of Transportation,
1925 K Street, NW Washington, DC 20423

Nearest Packers and Stockyards Administration area supervisor

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

Securities and Exchange Commission
100 F St NE, Washington, DC 20549

Farm Credit Administration
1501 Farm Credit Drive, McLean, VA 22102-5090

FTC Regional Office for region in which the creditor operates or
Federal Trade Commission: Consumer Response Center - FCRA
Washington, DC 20580 (877) 382-4357