

CONSUMER REPORT/BACKGROUND CHECK DISCLOSURE

Canton First United Methodist Church
930 Lower Scott Mill Rd., Canton, GA 30115
770-479-2502

CANTON FIRST UNITED METHODIST is committed to providing a safe, secure environment that includes putting the right volunteers into the right positions within our organization and conducting background checks on our volunteers.

CANTON FIRST UNITED METHODIST Will Obtain a Criminal Background Check

You acknowledge and understand that in connection with your volunteer or employment application with CANTON FIRST UNITED METHODIST (including any independent contract for services) or when deciding whether to modify or continue your ongoing involvement, we may obtain a "consumer report" (background check) on you from People Facts/Trak-1, a consumer reporting agency, or from any third party, in strict compliance with both state and federal law.

Consumer Report Defined

A consumer report is any communication of information by a consumer reporting agency bearing on your character, general reputation, personal characteristics, or mode of living which is used or expected to be used for purposes of serving as a factor in establishing your current and/or continuing eligibility for involvement. A common term for a consumer report is a "background check report."

Reports May Contain

The background check includes criminal history, including felonies, misdemeanors, sexual offenses, and where permitted, felony traffic offenses. It also includes a search of Federal watch lists for the Office of Foreign Asset Control (OFAC), the Drug Enforcement Administration (DEA), the Bureau of Alcohol Tobacco Firearms and Explosives (ATF), and Most Wanted lists for the Federal Bureau of Investigation (FBI), the US Secret Service, America's Most Wanted, and the US Marshal's office. The background check also includes a social security number address and history trace, including the SSA Death Master File. Reports will include all available information not restricted by local, state or federal law or regulation.

Note: The background check for Canton First United Methodist volunteers/employees will not include credit history.

Your Rights as a Consumer

You are hereby notified that you have the right to make a timely request for a copy of the scope and nature of the above investigative background report and/or a complete copy of your consumer report contained in People Facts/Trak-1's files on you at the time of your request by providing proper identification.

You are further notified that, prior to being denied a volunteer position based in whole or in part on information obtained in the consumer report, you will be provided a copy of the report, the name, address and telephone number of the consumer reporting agency and a description in writing of your rights under the Fair Credit Reporting Act. Correspondence to People Facts/Trak-1 should be forwarded to:

People Facts/Trak-1 | Consumer Relations | 7131 Riverside Parkway | Tulsa, OK 74136
1-800-600-8999 | CustomerCare@Trak-1.com

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.

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.

**Canton First United Methodist Volunteer/Employee Authorization
for Screening and Background Check**

The information contained in this application will be disclosed only to those who have a genuine need to know in order to carry out their responsibilities or as required by law.

The following is accurate and complete information required in order for CANTON FIRST UNITED METHODIST to request People Facts/Trak-1 to perform a background check as required by our Safe Sanctuaries Policy.

Full Legal Name : _____
(First Name, Full Middle Name, Last Name)

All Previously Used Former or Other Names: (AKA, Maiden Names, Married Names, Surnames, Etc.) _____

Current Street Address: _____

City: _____ State: _____ Zip: _____

Current Email Address*: _____

Social Security Number: _____ Date of Birth _____

Driver's License Number: (For Volunteer/Employee Drivers Only) _____

Your signature below indicates the following:

- 1) You authorize, without reservation, People Facts/Trak-1 or any third party to obtain and/or furnish to CANTON FIRST UNITED METHODIST any records or information referenced in the provided disclosure statement for volunteer related purposes;
- 2) You authorize ongoing procurement of any records or information, reports and records at any time during your relationship with CANTON FIRST UNITED METHODIST to the extent allowed by law;
- 3) You authorize the use of a fax or photocopy of this authorization as having the same authority as the original;
- 4) You authorize and request, without reservation, any present or former employer, school, police department, financial institution, division of motor vehicles, consumer reporting agency, or other entity, person or agency having knowledge about you to furnish CANTON FIRST UNITED METHODIST and/or People Facts/Trak-1 with any and all background information in their possession regarding you for these stated employment purposes;
- 5) You understand and agree that in connection with your volunteer application consumer report information, whether investigative or otherwise, may be shared with and/or reviewed by all applicable parties involved in the hiring process;
- 6) You have read and fully understand the foregoing disclosure and this authorization.
- 7) You certify that all the information you have provided on this form is true, complete, correct and accurate; and
- 8) You certify you have received, reviewed and understand the "Summary of Your Rights under the Fair Credit Reporting Act (15 U.S.C. §1681 et seq.)" which is published by the Federal Trade Commission to help you know your rights.

Volunteer/Employee Signature: _____ Date: _____

**Your email address will be provided to notify you when any adverse public record information is being reported.*