



**TRENTON POLICE DEPARTMENT**  
**EMPLOYMENT APPLICATION**



DATE \_\_\_\_\_

POSITION APPLIED FOR \_\_\_\_\_

NAME \_\_\_\_\_

D.O.B. \_\_\_\_\_

CURRENT HOME ADDRESS \_\_\_\_\_

\_\_\_\_\_

CURRENT HOME TELEPHONE NUMBER \_\_\_\_\_

CURRENT CELLULAR TELEPHONE NUMBER \_\_\_\_\_

BUSINESS TELEPHONE NUMBER \_\_\_\_\_

PLACE OF BIRTH CITY \_\_\_\_\_ STATE \_\_\_\_\_

HEIGHT \_\_\_\_\_ WEIGHT \_\_\_\_\_ EYES \_\_\_\_\_ HAIR \_\_\_\_\_

SOCIAL SECURITY NUMBER \_\_\_\_\_

PTIB NUMBER (IF APPLICABLE) \_\_\_\_\_

SID NUMBER (IF APPLICABLE) \_\_\_\_\_

DRIVER'S LICENSE NUMBER \_\_\_\_\_

STATE OF ISSUE \_\_\_\_\_ EXPIRATION \_\_\_\_\_

HAS YOUR LICENSE BEEN SUSPENDED OR REVOKED? \_\_\_\_\_

DO YOU HAVE CURRENT AUTO INSURANCE ON YOUR AUTOMOBILE AT THIS TIME? \_\_\_\_\_

IF SO WHAT IS YOUR INSURANCE COMPANY AND AGENT'S NAME INCLUDING THEIR TELEPHONE NUMBER? \_\_\_\_\_

HAVE YOU EVER APPLIED FOR A POSITION WITH THIS DEPARTMENT BEFORE? \_\_\_\_\_

IF SO WHEN? \_\_\_\_\_

WHAT OTHER POLICE AGENCIES HAVE YOU APPLIED WITH BEFORE?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

LIST YOUR CURRENT ADDRESS FIRST, THEN LIST ALL ADDRESSES WHERE YOU HAVE LIVED FOR THE PAST TEN (10) YEARS (INCLUDING MILITARY AND COLLEGE).

	<u>FROM</u>	<u>TO</u>	<u>STREET ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP</u>
1.						
2.						
3.						
4.						
5.						
6.						

ARREST HISTORY

LIST ALL TRAFFIC CITATIONS OR CITY ORDINANCE CITATIONS YOU HAVE RECEIVED AS A JUVENILE AND AN ADULT:

---

---

---

HAVE YOU EVER BEEN ARRESTED FOR A DUI, DWI OR OUI? \_\_\_\_\_

IF SO, WHAT COUNTY AND STATE? \_\_\_\_\_

HAVE YOU EVER BEEN ARRESTED ON A MISDEMEANOR OR FELONY CHARGE OF ANY KIND REGARDLESS OF CONVICTION? \_\_\_\_\_

---

HAVE YOU EVER HAD A CRIME YOU WERE CONVICTED OF EXPUNGED? \_\_\_\_\_

DETAILS OF EXPUNGEMENT \_\_\_\_\_

---

---

LIST ANY TRAFFIC ACCIDENT YOU HAVE BEEN INVOLVED IN DURING THE PAST TEN (10) YEARS:

---

---

---

LIST ANY CONTACT YOU HAVE HAD WITH LAW ENFORCEMENT FOR THE PAST 10 YEARS:

---

---

---

EDUCATION

DID YOU GRADUATE FROM HIGH SCHOOL OR DO YOU HAVE A GED? \_\_\_\_\_

WHERE AND WHEN? \_\_\_\_\_  
\_\_\_\_\_

DID YOU ATTEND COLLEGE OR A UNIVERSITY? \_\_\_\_\_ IF SO WHEN, WHERE, DEGREE?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

ARE YOU A STATE OF ILLINOIS CERTIFIED POLICE OFFICER? \_\_\_\_\_

IF SO, WHERE DID YOU ATTEND YOUR TRAINING INCLUDING THE DATES OF ATTENDANCE?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

LIST WHAT TYPE OF VALID TRAINING OR CERTIFICATIONS YOU CURRENTLY POSSESS.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

EMPLOYMENT

HAVE YOU EVER BEEN TERMINATED FROM A JOB? \_\_\_\_\_ IF SO, WHEN DID THIS OCCUR / REASON? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

HAVE YOU EVER BEEN ASKED TO RESIGN FROM A JOB INSTEAD OF BEING TERMINATED?

\_\_\_\_\_

START WITH YOUR PRESENT OR LAST JOB AND LIST ALL PLACES YOU HAVE WORKED FOR THE PAST TEN YEARS.

EMPLOYER \_\_\_\_\_ ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_ PHONE \_\_\_\_\_

DATES EMPLOYED \_\_\_\_\_ SALARY \_\_\_\_\_

JOB TITLE \_\_\_\_\_ SUPERVISOR \_\_\_\_\_

REASON FOR LEAVING \_\_\_\_\_

EMPLOYER \_\_\_\_\_ ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_ PHONE \_\_\_\_\_

DATES EMPLOYED \_\_\_\_\_ SALARY \_\_\_\_\_

JOB TITLE \_\_\_\_\_ SUPERVISOR \_\_\_\_\_

REASON FOR LEAVING \_\_\_\_\_

EMPLOYER \_\_\_\_\_ ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_ PHONE \_\_\_\_\_

DATES EMPLOYED \_\_\_\_\_ SALARY \_\_\_\_\_

JOB TITLE \_\_\_\_\_ SUPERVISOR \_\_\_\_\_

REASON FOR LEAVING \_\_\_\_\_

EMPLOYER \_\_\_\_\_ ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_ PHONE \_\_\_\_\_

DATES EMPLOYED \_\_\_\_\_ SALARY \_\_\_\_\_

JOB TITLE \_\_\_\_\_ SUPERVISOR \_\_\_\_\_

REASON FOR LEAVING \_\_\_\_\_

EMPLOYER \_\_\_\_\_ ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_ PHONE \_\_\_\_\_

DATES EMPLOYED \_\_\_\_\_ SALARY \_\_\_\_\_

JOB TITLE \_\_\_\_\_ SUPERVISOR \_\_\_\_\_

REASON FOR LEAVING \_\_\_\_\_

MILITARY STATUS

HAVE YOU BEEN IN THE ARMED FORCES? \_\_\_\_\_

IF SO, WHAT BRANCH? \_\_\_\_\_

WHAT TYPE OF DISCHARGE DID YOU RECEIVE? \_\_\_\_\_

ARE YOU CURRENTLY IN THE NATIONAL GUARD OR IN A RESERVE UNIT? \_\_\_\_\_

HAVE YOU BEEN DISCIPLINED OR RECEIVED A COURT MARTIAL WHILE IN THE MILITARY?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

LIQUOR AND NARCOTIC USAGE

WITHIN THE LAST SIX MONTHS, HAVE YOU CONSUMED ANY ALCOHOLIC BEVERAGES BECAUSE OF AN ADDICTION TO ALCOHOL? \_\_\_\_\_ IF YES, EXPLAIN:

---

---

WITHIN THE LAST SIX MONTHS, HAVE YOU USED A CONTROLLED SUBSTANCE WITHOUT A PRESCRIPTION? \_\_\_\_\_ IF YES, EXPLAIN:

---

---

BRIEFLY STATE BELOW WHY YOU ARE INTERESTED IN A POSITION WITH THE TRENTON POLICE DEPARTMENT.

---

---

---

---

---

---

---

---

REFERENCES

LIST AS REFERENCES FOUR (4) INDIVIDUALS YOU HAVE KNOWN FOR AT LEAST FIVE (5) YEARS AND WHO HAVE KNOWLEDGE OF YOU AND YOUR QUALIFICATIONS. EXAMPLES ARE FRIENDS, FRIENDS OF THE FAMILY, TEACHERS, CLASSMATES, OR MILITARY AQUAINTANCES. DO NOT INCLUDE RELATIVES, FAMILY MEMBERS, OR INDIVIDUALS WHO BELONG TO THE LAW ENFORCEMENT PROFESSION.

1. NAME

TELEPHONE NUMBER

---

ADDRESS

CITY

STATE

ZIP

---

OCCUPATION

WORK TELEPHONE

---

YEARS KNOWN \_\_\_\_\_

2. NAME

TELEPHONE NUMBER

---

ADDRESS

CITY

STATE

ZIP

---

OCCUPATION

WORK TELEPHONE

YEARS KNOWN \_\_\_\_\_

3. NAME

TELEPHONE NUMBER

ADDRESS

CITY

STATE

ZIP

OCCUPATION

WORK TELEPHONE

YEARS KNOWN \_\_\_\_\_

4. NAME

TELEPHONE NUMBER

ADDRESS

CITY

STATE

ZIP

OCCUPATION

WORK TELEPHONE

YEARS KNOWN \_\_\_\_\_

LIST BELOW ANY INDIVIDUAL WHO ARE MEMBERS OF LAW ENFORCEMENT AGENCIES WHOM YOU ARE ACQUAINTED WITH OR RELATED TO WHO HAVE KNOWLEDGE OF YOU AND YOUR QUALIFICATIONS.

NAME AND RANK

AGENCY WHERE EMPLOYED

RELATIVE, FAMILY FRIEND ETC.

HOW LONG HAVE YOU KNOWN THIS PERSON

CONTACT TELEPHONE NUMBER

BEST TIME TO CALL

NAME AND RANK

AGENCY WHERE EMPLOYED

RELATIVE, FAMILY FRIEND ETC.

HOW LONG HAVE YOU KNOWN THIS PERSON

CONTACT TELEPHONE NUMBER

BEST TIME TO CALL

NAME AND RANK

AGENCY WHERE EMPLOYED

RELATIVE, FAMILY FRIEND ETC.

HOW LONG HAVE YOU KNOWN THIS PERSON

CONTACT TELEPHONE NUMBER

BEST TIME TO CALL

CIVIL/FINANCIAL PROCEEDINGS

HAVE YOU EVER BEEN INVOLVED IN ANY CIVIL PROCEEDINGS (EITHER AS A PLAINTIFF OR DEFENDANT, INCLUDING BANKRUPTCIES) IN THE PAST TEN (10) YEARS? \_\_\_\_\_

IF YES, PLEASE LIST DATE, COURT, AND DETAILS:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

CERTIFICATE OF APPLICANT: (READ CAREFULLY BEFORE SIGNING.)

I certify that all answers and statements herein contained are true to the best of my knowledge and belief. I understand that any misstatement or omission of material fact will subject me to disqualification or dismissal. Before signing, I have checked to ensure that all questions have been answered in a thorough, honest manner.

DATE: \_\_\_\_\_ SIGNATURE: \_\_\_\_\_



# Police Department

25 West Indiana Street  
Trenton, Illinois 62293

Phone (618) 224-9226  
Fax (618) 224-7070  
Emergency Dial 911

## CONSENT AND RELEASE FOR BACKGROUND INVESTIGATION

### Acknowledgment of Consent

I, \_\_\_\_\_, acknowledge that I am seeking employment in a safety-sensitive field and that establishing my employment eligibility requires a thorough investigation into my background and character.

Furthermore, I acknowledge and agree that as a condition of being considered for employment with the Trenton Police Department, or for maintaining my continued employment with the employer, it is required that I consent to a complete and thorough investigation of my background to determine whether I am a suitable candidate for the position of Police Officer with the requesting law enforcement agency (hereinafter "employer").

### Mandatory Background Investigation:

I authorize the employer and/or their designated contractor to conduct a background investigation of me, which shall include, but shall not be limited to,

- (1) a review of my complete employment history.
- (2) a review of my complete criminal history.
- (3) a review of driving records.
- (4) a background check with the Department of Children and Family Services.
- (5) interviews with my personal references.
- (6) a review of all internal investigation files from any previous employers.
- (7) a verification of academic credentials and licenses.
- (8) a review of my military service history, if any.
- (9) a review of the Illinois Law Enforcement Training Standards Board's records and officer misconduct database.

### Credit Check

I hereby consent to the employer obtaining and reviewing any credit and consumer reports, as permitted under the federal Fair Credit Reporting Act and local or state credit privacy laws, if applicable. I understand that the Fair Credit Reporting Act, 15 U.S.C. 1681, et seq., authorizes me to request a copy of any consumer credit report from the consumer reporting agency that compiled the report.

## **Consent to Release of Information**

I hereby consent to the release of all employment records from my current and former employers, including, but not limited to:

- (1) job applications;
- (2) personnel files;
- (3) internal investigations;
- (4) separation agreements;
- (5) pre-employment evaluations;
- (6) tests;
- (7) questionnaires;
- (8) fitness-for-duty examinations; and
- (9) any other information obtained about me by the entity to whom this Consent is presented.

## **Consent to Required Interviews and Evaluations**

I further agree to participate in a personal interview, testing process, polygraph examination, post-offer psychological evaluation and medical evaluation, or any combination of those examinations or tests, as determined by the employer.

## **Confidentiality**

All information obtained by the employer under this background investigation shall be confidential and safeguarded against disclosure to all unauthorized persons as required by law. However, nothing prevents the employer from using the information obtained to evaluate my suitability for employment.

I specifically consent to the disclosure of information that may be covered by a settlement agreement or other confidentiality provision entered with my former employers, and I waive any rights to enforce any prior confidentiality agreement against my former employer about this disclosure.

## **Waiver of Privacy**

I waive any right or claim to privacy in such information and consent to the disclosure of information that may be exempt from disclosure by law. I waive any right I may have to be notified by any individuals and organizations named in my application for employment before the release of any information to the employer, including the release of information concerning any disciplinary action taken against me by former employers.



# Police Department

25 West Indiana Street  
Trenton, Illinois 62293

Phone (618) \_\_\_\_\_  
Fax (618) \_\_\_\_\_  
Emergency \_\_\_\_\_

## Indemnification

In exchange for this release of all of my personnel information, I, agree to release, discharge, and hold harmless any person, firm, or entity and their employees and agents that disclose information in response to receipt of this consent, from any liability for all claims, liabilities, causes of action, known or unknown, fixed or contingent, that arise from or that are in any manner connected to the disclosure of any personal information as described above. I further release and hold harmless the employer and the employer's respective personnel, employees, and agents from any liability resulting from or in connection with, the results of this background investigation concerning my fitness for employment or continued employment at the employer or the decision to hire me, not to hire me, or retain me in my position.

## Signature

I agree to sign this document and certify that I have read, understand, and agree to the terms and conditions set forth in this document and that this is a complete waiver under Section 10 of Employment Record Disclosure Act.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zipcode: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Telephone: \_\_\_\_\_ Cell phone: \_\_\_\_\_

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

**MUST BE SIGNED IN THE PRESENCE OF A NOTARY:**

Subscribed and sworn before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

My commission expires \_\_\_\_\_, 20\_\_\_\_.

[SEAL]

Notary: \_\_\_\_\_

25 W. INDIANA  
TRENTON, IL 62293  
TELEPHONE: 618-224-9226  
FAX: 618-224-7070

### Fair Credit Reporting Act Background Check Disclosure

In connection with your employment application and for other employment purposes, the Trenton Police Department may seek background information about you from a consumer reporting agency. This information will be in the form of both consumer reports and investigative consumer reports.

These reports may be obtained at any time after the Trenton Police Department receives authorization from you, including any time during the period of your employment if the Trenton Police Department hires you.

Consumer reports include any written, oral, or other communication of information by a consumer reporting agency bearing on your credit standing, character, general reputation, and other personal characteristics that is expected to be used for employment purposes. Consumer reports may include credit reports, criminal records, and driving records, among other resources.

Investigative consumer reports include similar information as consumer reports, which are obtained through personal interviews with those who are acquainted with you or who may have knowledge of any relevant information about you.

[ \_\_\_\_\_ ], or another consumer reporting agency, will obtain the reports for the Trenton Police Department.

You have the right to request information from the Trenton Police Department about the nature and scope of any investigative consumer report on you that is requested by the Trenton Police Department. The request must be made in writing and within a reasonable period of time after you have received this disclosure.

A summary of your rights under the federal Fair Credit Reporting Act (FCRA) is being provided to you with this disclosure.

**Authorization to Obtain Consumer Reports Under the Fair Credit Reporting Act**

I acknowledge that I have received and read the *Fair Credit Reporting Act Background Check Disclosure, A Summary of Your Rights Under the Fair Credit Reporting Act*, and this authorization. I certify that I understand the documents I have received.

I hereby authorize the Trenton Police Department or its authorized agents, for employment purposes, to obtain or prepare consumer reports and investigative consumer reports at any time after it receives this authorization, including any time that I may be employed by the Trenton Police Department.

I hereby authorize law enforcement agencies, public and private schools, federal, state and local agencies and courts, credit bureaus, information bureaus, current and former employers, financial institutions, licensing agencies, governmental agencies, the military, and other individuals and entities to provide any and all information that is requested by [ \_\_\_\_\_ ], other consumer reporting agencies, or the Trenton Police Department.

I certify that the information provided on this form is true and correct. I understand that any information that I provide in an employment application or that I otherwise disclose during my employment may be used to obtain consumer reports and investigative consumer reports.

_____ Signature	_____ Social security number
_____ Printed name	_____ Driver's license state and number
_____ Home address	_____ Former address
_____ Date of birth	_____ Date

This information is for background check Purposes only.

Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

## 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](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **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](http://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](http://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](http://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 1-888-5-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](http://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	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list.	b. Federal Trade Commission: Consumer Response Center – FCRA

in addition to the CFPB:	Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
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	b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8 <sup>th</sup> Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E.

	Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357

Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

## 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](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **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](http://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](http://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](http://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 1-888-5-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](http://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	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list,	b. Federal Trade Commission: Consumer Response Center – FCRA

in addition to the CFPB:	Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
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	b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8 <sup>th</sup> Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E.

	Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357

