

## DISCLOSURE REGARDING BACKGROUND INVESTIGATION

### IMPORTANT— PLEASE READ CAREFULLY BEFORE SIGNING

This company, [ *Carolina Soccer Camps* ] “the Company” may request one or more consumer reports or investigative consumer report about you for employment/volunteering purposes including; promotion, assignment, reassignment, retention, or discipline purposes from a third party consumer reporting agency (CRA) such as Edify Administration Professionals, Inc. (*d.b.a. EDIFY Background Screening*).

Edify Administration Professionals, Inc. can be contacted by mail at PO Box 35141 Greensboro, NC 27425; by phone at: 1-888-503-3439; or through their website at: [www.edifyscreening.com](http://www.edifyscreening.com).

#### EXPLANATION OF REPORT TYPES:

- A (consumer report) is a written, oral, or other communication about a consumer and may include information about your character, general reputation, personal characteristics, and/or mode of living. Such information may include for example; your criminal history, motor vehicle records (driving records), education or employment history, credit information, or other background checks. *Credit history will only be requested where such information is substantially related to the duties and responsibilities of the position for which you are applying.* You have the right, upon written request made within a reasonable time, to request whether a consumer report has been run about you, and disclosure of the nature and scope of any investigative consumer report and to request a copy of your report.
- An (investigative consumer report) is a consumer report in which information about your character, general reputation, personal characteristics, and/or mode of living is obtained through personal interviews with past employers, friends, neighbors, associates or with others who may have knowledge concerning any such items of information. *In the event an (investigative consumer report) is requested about you, you are entitled to additional disclosures regarding the nature and scope of the investigation requested, as well as a written summary of your rights under the Fair Credit Reporting Act (“FCRA”).*

According to the Fair Credit Reporting Act (FCRA), before the Organization can obtain a consumer report or investigative consumer report about you for employment purposes, we must have your written authorization. Additionally, before we take adverse action on the basis, in whole or in part, of information in that report, you will be provided a copy of that report, the name, address, and telephone number of the consumer reporting agency, and a summary of your rights under the FCRA.

**By my signature below, I affirm that I have read the above Disclosure.**

**SIGNATURE**

**DATE:**

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**AUTHORIZATION CONSENT FOR BACKGROUND INVESTIGATION**

**IMPORTANT— PLEASE READ CAREFULLY BEFORE SIGNING**

I have read and understand the foregoing Disclosure and hereby authorize *Carolina Soccer Camps* ] to obtain and rely upon (consumer reports) and/or (investigative consumer reports) " from Edify Administration Professionals, Inc. PO Box 35141 Greensboro, NC 27425, (888)503-3439.

To this end, I hereby authorize, without reservation, any law enforcement agency, administrator, local, 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 "Edify Administration Professionals, Inc. PO Box 35141 Greensboro, NC 27425, (888)503-3439, another outside organization acting on behalf of the Company, and/or the Company itself. I understand that by agreeing below, that I am signing the Authorization form directing the background check as described in the disclosure.

**By my signature below, I authorize the Company/Organization to obtain "consumer reports" and/or "investigative consumer reports" and to share the information obtained with any person involved in the organization's decision about me.**

**I also consent to have any legally required notices sent electronically.**

\_\_\_\_\_  
**Printed Name**

\_\_\_\_\_  
**SIGNATURE**

\_\_\_\_\_  
**DATE:**

\_\_\_\_\_  
**Parent or Legal Guardian Signature**  
*(Required for searches conducted on minors under the age of 18)*

\_\_\_\_\_  
**DATE:**

This organization is an Equal Opportunity Employer. No employee/volunteer or applicant for employment will be discriminated against because of race, color, religion, age, national origin, sex, disability, marital status, veterans' status or the presence of a non-job related medical condition or disability or any other legally protected status in compliance with federal and state equal employment opportunity laws. (Note: The employer is exempt from the religious provision of the Civil Rights Act of 1964 if employer is a religious organization, per Title VII.) Please note the following information will be used by Edify Administration Professionals, Inc., a consumer reporting agency, for background screening purposes only.

## BACKGROUND DATA *(All fields required)*

\_\_\_\_\_  
Last Name

\_\_\_\_\_  
First Name

\_\_\_\_\_  
Middle Name

\_\_\_\_\_  
Current Address: (City, State, Zip – and country if international)

\_\_\_\_\_  
Date of Birth:

\_\_\_\_\_  
Other Names Used (including maiden name)

\_\_\_\_\_  
Social Security Number:

\_\_\_\_\_  
Driver's License #:

\_\_\_\_\_  
DL Issue State:

\_\_\_\_\_  
CDL or Other Government ID:

\_\_\_\_\_  
Mother's Maiden Name *IF* Foreign National:

\_\_\_\_\_  
Email Address: (may be used for official correspondences)

\_\_\_\_\_  
Phone Number:

**I have the right to make a request to Edify Administration Professionals, Inc., upon proper identification, to request the nature and substance of all information in its files on me at the time of my request, including sources of information, and the recipients of any reports on me which Edify Administration Professionals, Inc., has previously furnished within the two year period preceding my request.**

**Additionally, I certify that all elements of the personal data I have provided are true, accurate and complete.**

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
SIGNATURE

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

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 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).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

#### **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE**

**You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **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:**

<b>TYPE OF BUSINESS:</b>	<b>CONTACT:</b>
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>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.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement &amp; Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>

## ADDITIONAL INFORMATION FOR EDIFY BACKGROUND SCREENING CLIENTS:

**CREDIT REPORTS:** If you intend to obtain a “*credit report*” to be used for employment purposes, you should be aware that a number of states have enacted laws to limit the use of such reports, and other states are considering such legislation. Additionally, many have additional notices and/or authorizations before a credit report can be obtained. A “*credit report*” is a type of consumer report that contains information on a consumer’s credit worthiness, credit standing, or credit capacity. Good sources of information about state law restrictions on the use of credit reports for employment purposes is:

<http://www.ncsl.org/research/financial-services-and-commerce/use-of-credit-information-in-insurance-2016-legislation.aspx>

**BAN THE BOX and FAIR CHANCE LAWS:** A number of states, through statutes or administrative regulations, have impose limitations on employers asking applicants about arrests and/or convictions as well as additional adverse action requirements. You should review your state’s laws and regulations in this regard to ensure compliance in your hiring process. Good sources of information on this topic are:

<http://www.nelp.org/content/uploads/Ban-the-Box-Fair-Chance-State-and-Local-Guide.pdf>

**Please note:** Sample documents should NOT be construed as legal advice, guidance or counsel. Organizations should consult their own attorney about their compliance responsibilities under the FCRA and applicable state and local law. Edify Administration Professionals, Inc. expressly disclaims any warranties or responsibility or damages associated with or arising out of information provided.