



838 Eglin Parkway N.E.  
Fort Walton Beach, FL. 32547-2781  
eglinfcu.org

## Volunteer Application Packet

Thank you for your interest in serving on one of Eglin Federal Credit Union's volunteer committees.

This Volunteer Application Packet includes:

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To apply for an elected position on the Board of Directors, mail your completed application\* to the address below. Refer to the October edition of the Eglin Federal Credit Union Spirit Newsletter for more information on the nomination requirements and schedule for the year in which you apply. A copy of the latest Spirit Newsletter will be provided upon request and can also be found on our Website at [eglinfcu.org/news/](http://eglinfcu.org/news/).

To apply for an appointed position on the Appeals Committee or Supervisory Committee, mail your completed application\* to the address below. Committee appointments are made immediately following the Credit Union's Annual Meeting in March of each year.

\* A completed application must include pages 4, 5, 6 and 7.

The Nominating Committee  
C/O Eglin Federal Credit Union  
PO Box 854  
Shalimar, FL 32579-0854

Please direct your questions to [president@eglinfcu.org](mailto:president@eglinfcu.org) or call the Executive Assistant at 1.850.862.0111, extension 1601.



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## Responsibilities and Duties of Volunteers

### **Board of Directors responsibilities include:**

Oversight of all operations and functions of Eglin FCU. Establish and maintain current policies to ensure the best interest of the membership is well served while ensuring the safety and soundness of operations and financial condition and that everything meets compliance with all federal and state regulations.

### **Board of Directors Duties include but are not limited to:**

- Regularly attend scheduled meetings
- Follow Robert's Rule of Order for meetings
- Establish goals and objectives
- Set policies to achieve these goals
- Obtain and Maintain Fiduciary Training requirements
- Annually complete the CEO's performance review
- Comfortable with Public Speaking and Report reports to the general membership at the Annual Meeting
- Fulfill the requirements and comply with the Federal Credit Union Act, Eglin FCU's By-Laws, NCUA Rules and Regulations, Eglin FCU Board Policies as well as compliance with other Federal and State Regulations, which all are subjected to be amended
- Represent Eglin FCU and serve the Credit Union and Community at the request of the Board Chair

### **Supervisory Committee responsibilities include:**

Oversee the audits and activities of the Internal Auditor and report to the Board the results of his/her activities. The Supervisory committee must ensure that management's financial reporting objectives are met and that management's policies and procedures are adhered to, and that they properly safeguard the members' assets.

### **The Supervisory Committee primary duties include but are not limited to:**

- Regularly attend scheduled meetings
- Reviews results of annual audits and internal controls, and provide non-staff support to the Internal Auditor as requested
- Ensure compliance with state and federal laws and regulations
- Verification of members' accounts
- Research and respond to Member Complaints
- They must be knowledgeable on the NCUA's Supervisory Committee Guide for Federal Credit Unions

### **Appeals Committee responsibilities include:**

- Regularly attend scheduled meetings
- Review loans for appeal solely on the basis of a member's creditworthiness
- Grant sound loans protecting the overall financial stability of the Eglin FCU
- Promote or provide financial counseling as needed
- Promote thrift and wise credit management
- Ensure compliance with state and federal laws and regulations
- Regularly review Eglin FCU loan policies
- Have a complete understanding of Eglin FCU's Loan Policies
- Learn how to read and understand credit reports



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## Minimum Qualification for Volunteers

### Eglin FCU's Bylaws require:

- Must be a member of Eglin Federal Credit Union
- Cannot have been convicted of a crime involving dishonesty or breach of trust
- Must be at least 18 years of age

### Additional Eglin FCU Board Policy requirements:

- Possess knowledge, experience, and skills pertinent to the mission of Eglin FCU
- Must agree that Eglin FCU can condition the approval of your service upon an acceptable confidential background investigation and credit bureau report review
- Must be willing to accept the responsibilities of an appointed or elected volunteer
- Must be able to meet Attendance Policy for regularly scheduled meetings
- Willing to achieve, within 6 months, and maintain financial literacy as required by NCUA and Eglin FCU Board of Directors, which may vary by the position held and the capacity of service
- Must not be an employee of a competing financial institution
- Must not be a current or prior employee of Eglin FCU
- Must be a Member in Good Standing with Eglin FCU for at least one year
- Supervisory Committee members have the added requirement that they attend audit-specific training during their first (1st) year on the committee and every three (3) years thereafter



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## Agreement to Serve as a Volunteer

I, the undersigned, do fully understand and hereby agree to serve as a volunteer, appointed by the Board of Directors or by the Members of Eglin Federal Credit Union (Eglin FCU) and will abide by the following:

1. Meet or exceed the Board approved Attendance Policy.

**The Attendance Policy for Volunteers**

- Regular attendance is required for all scheduled meetings unless prevented from doing so because of work conflicts, travel or illness. The Chair of the Committee must be promptly notified of any absences. The Chair of the Committee is responsible for enforcing the Attendance Policy and for reporting any attendance problems to the Chair of the Board.
- Extended absences must be approved in writing by the Board.
- If a Director or Committee member fails to attend regularly scheduled meetings (in person or by phone) for 3 months (unexcused absences) during the year\*, they may not be nominated or reappointed to serve an additional term.
- Board of Directors or Supervisory Committee members may not have more than 3 unexcused absences in one year.
- Credit Appeals Committee members may not have more than 12 unexcused absences in one year.
- Regularly scheduled meetings are Board Meetings and Annual Meeting for Board of Directors, Supervisory Committee Meetings for Supervisory Volunteers, and Credit Appeals Meetings for the Appeals Committee Volunteers. Attendance at the Annual Meeting is encouraged for all Volunteers.
- The Chairs of the Committees (or a designated alternate) are expected to attend the Board Meetings.

*\*Year for this Policy is defined from April to March*

2. Continually seek to learn more about the Eglin FCU's policies, products and services.
3. Meet or exceed the fiduciary training standards outlined by the National Credit Union Administration (NCUA) and those required by the Eglin FCU Board of Directors.
4. Consider the business of Eglin FCU and its members to be totally confidential in nature.
5. Participate to the best of my ability in the determination of policy and other applicable matters.
6. Support board members, appointed officials and staff in carrying out the mission of Eglin FCU.
7. Should I ever find myself under obligation to any other group or organization that may conflict with (the policies or management of) Eglin FCU, I will disclose this to the Board of Directors, and if applicable, will abstain from voting on related issues.
8. I understand that Federal Regulations, the Eglin FCU Bylaws, and Board Policies are subject to amendments and may impact the requirements and/or duties of the Volunteers.

\_\_\_\_\_  
*Signature*

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

\_\_\_\_\_  
*Date*



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## Member in Good Standing and Code of Ethics

### Definition of Member in Good Standing

- Maintain a minimum par value of \$5.00 in Regular Share Savings Account
- Maintain all accounts in a responsible manner and do not abuse any services of Eglin FCU
- Stay current on all loan payments and otherwise do not cause a financial loss to Eglin FCU
- Do not participate in or commit any unlawful act including but not limited to forgery, fraud or theft
- Do not act in a threatening manner towards any Eglin FCU employee, volunteer or member

### Code of Ethics for Eglin Federal Credit Union

WHEREAS, the Board of Directors of Eglin Federal Credit Union (Eglin FCU) feels that it is in the best interest of the Eglin FCU and its membership to express the basic ethical expectation of all those who serve Eglin FCU members in any capacity. WHEREAS, this Code of Ethics is established for all volunteers and employees of Eglin FCU to follow. I will be a member of Eglin FCU in good standing and will do the following:

- Conduct myself at all times in a manner that will reflect favorably on the Eglin FCU, and its ability to serve its members, as well as the community at large
- Refrain from entering into or being a part of any activity that violates federal or state laws or regulations, or otherwise might bring discredit upon the Eglin FCU
- Conduct myself in a manner that shows integrity and good judgment in all Eglin FCU business dealings, relationships with others, vendors, and any affiliated representatives
- Exercise individual loyalty to the interests of the Eglin FCU, including holding confidential any and all matters relating to the business of the Eglin FCU, and that of its members
- Conduct myself in a manner that will promote cooperation and good relations between all volunteers, and employees of the Eglin FCU
- Perform at my best ability and strive continually to improve my skills, knowledge and quality of service

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*Signature*

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*Printed Name*

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*Date*



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## Volunteer Application and Authorization for Background Check and Credit Bureau Report

Please attach a resume or a brief summary of your biographical data and qualifications. By applying, you will be considered for available positions on the Appeals Committee, Supervisory Committee or the Board of Directors. If you are not selected by the Nominating Committee for a position on the Board of Directors, then nominations may also be made by petition from the eligible membership.

The information requested will only be used for the purpose of evaluating the applicant for an Eglin FCU Volunteer position.

Account #: \_\_\_\_\_ Tax ID #: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

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

Physical Address: \_\_\_\_\_  
*(Street, City, State & Zip Code)*

Home Phone: \_\_\_\_\_ Cell: \_\_\_\_\_ Work: \_\_\_\_\_

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

Employer: \_\_\_\_\_ Job Title: \_\_\_\_\_

Position are you seeking to serve:  Appeals Committee  Supervisory Committee  Board of Directors

Reason (s) for wanting to Volunteer (You may attach additional sheets): \_\_\_\_\_

Area(s) of Expertise (You may attach additional sheets): \_\_\_\_\_

Have you ever been convicted of a crime, other than minor traffic violations, which resulted in license suspension or revocation?

No  Yes If Yes, please explain: \_\_\_\_\_

Are you or any relatives, family members, or significant others a current or past employee of Eglin FCU?

No  Yes If Yes, please list name(s) and nature of relationship: \_\_\_\_\_

By signing below, I agree to be nominated and will serve if appointed or elected. In addition, I will allow my name to be used in various publications to inform the membership and general public of my nomination, election, appointment, and/or service as an Eglin FCU Volunteer. Also, I have read and signed the **Acknowledgment and Authorization for Background Check** allowing Eglin FCU to obtain background and credit reports. I understand that this application is to ensure I am a Member in Good Standing, with a history of good credit, as to provide the membership with a volunteer of high integrity.

\_\_\_\_\_  
*Signature*

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

\_\_\_\_\_  
*Date*

## Acknowledgment and Authorization for Background Check

I acknowledge receipt of the separate documents entitled below and certify that I have read and understand those documents.

- Consumer Report Disclosure
- A Summary of Your Rights Under the Fair Credit Reporting Act
- A Summary of Your Rights Under California Law
- A Summary Of Your Rights Under The State Of Washington Fair Credit Reporting Act
- New York Correction Law Article 23-A
- A Summary Of Your Rights Under The State Of New Jersey
- Employee Rights under San Francisco Police Code Article 49
- Washington State Drivers Disclosure

I hereby authorize the obtaining of "consumer reports" by the Company at any time after receipt of this authorization and throughout my employment, if applicable. To this end, I hereby authorize any law enforcement agency, administrator, 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 **AssureHire, Inc., 2206 Plaza Drive Suite 100, Rocklin, CA 95765, 1-737-258-2571, assurehire.com (<https://assurehire.com>)**. I agree that an electronic copy of this Authorization shall be as valid as the original.

Check this box if you would like to receive a free copy of the consumer report

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

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

If person above is under the age of 18, a parent or legal guardian must sign below:

\_\_\_\_\_  
Parent/Legal Gaurdian Printed Name

\_\_\_\_\_  
Parent/Legal Gaurdian Signature

\_\_\_\_\_  
Date

## Consumer Report Disclosure

Eglin Federal Credit Union ("the Company") may obtain information about you from a third party consumer reporting agency for employment purposes. Thus, you may be the subject of a "consumer report" which may include information about your character, general reputation, personal characteristics, and/or mode of living. These reports may contain information regarding your criminal history, social security verification, motor vehicle records ("driving records"), education or employment history, or other background checks.

The investigations will be conducted by AssureHire, Inc., 2206 Plaza Drive Suite 100, Rocklin, CA 95765, 1-737-258-2571, [assurehire.com](http://assurehire.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](https://www.consumerfinance.gov/learnmore) (<https://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 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, 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](https://www.consumerfinance.gov/learnmore) (<https://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](https://www.consumerfinance.gov/learnmore) (<https://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](https://www.consumerfinance.gov/learnmore) (<https://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](https://www.consumerfinance.gov/learnmore) (<https://www.consumerfinance.gov/learnmore>).
- **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.

**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. Federal enforcers are:**

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552

<p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>b. Federal Trade Commission: Consumer Response Center – FCRA 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 Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 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 Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, SW Washington, DC 20423</p>
<p>5. Creditors Subject to Packers and Stockyards Act</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, SW, 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F St NE 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>FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>

# STATE OF CALIFORNIA

## A Summary of Your Rights Under California Law

Under California law, you are entitled, upon presentation of proper identification(\*) , to find out from an investigative consumer reporting agency ("CRA") what is in your file, as follows:

1. In person, by visual inspection of your file during normal business hours and on reasonable notice. You may be accompanied by one other person of your choosing, who must furnish reasonable identification. The CRA may require you to furnish a written statement granting permission to the CRA to discuss your file in such person's presence.
2. By obtaining a summary of it via telephone call, if you have made a written request, with proper identification, for telephone disclosure and the toll charge, if any, for the telephone call is prepaid by you or charged directly to you; or
3. By requesting in writing, with proper identification, that a copy of it be sent to a specified addressee by certified mail. The CRA complying with such requests for certified mailings shall not be liable for disclosures to third parties caused by mishandling of mail after such mailings leave the investigative CRAs.

The CRA may not charge you more than the actual copying costs for providing you with a copy of your file. The CRA will provide trained personnel to explain any information furnished to you. The CRA will provide a written explanation of any coded information contained in files maintained on you. If you choose to visually inspect the file under option 1 above this written explanation will be provided whenever the file is provided to you.

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(\*) The term "proper identification" as used above shall mean that information generally deemed sufficient to identify a person. Such information includes documents such as a valid driver's license, social security account number, military identification card, and credit cards. Only if the consumer is unable to reasonably identify himself with the information described herein, may an investigative CRA require additional information concerning your employment and personal or family history in order to verify your identity.

# ESTADO DE CALIFORNIA

## Una muestra de sus derechos bajo las leyes del Estado de California

Bajo las leyes del Estado de California, usted tiene derecho, presentando previamente la identificación correcta (\*), a que un investigador de la Agencia de Reporte del Consumidor ("CRA") le suministre la información que está en su archivo y esto se hace de la siguiente manera:

1. La inspección visual de su archivo se hace en persona, durante horas hábiles y se debe solicitar, presentando en un período razonable, una notificación previa a su visita. Usted puede venir acompañado de la persona que usted desee, la cual debe presentar identificación personal válida. El CRA puede pedirle por escrito permiso para que el CRA pueda discutir su archivo en presencia de dicho acompañante.
2. Si desea obtener la información del sumario vía telefónica y usted la ha requerido por escrito y acompañada de la identificación correcta, el costo de la llamada estará bajo su responsabilidad, ya sea que esta sea prepagada o que se le cargue a usted directamente.
3. Si usted pide por escrito que le envíen una copia por correo, a la dirección que usted indique, usted debe presentar previamente la identificación correcta y esta le será enviada por correo certificado. Si el CRA accede a dicho requerimiento de envío por correo certificado, el CRA no se hace responsable por la revelación de la información a terceras personas, causado por el mal manejo del correo después de que este haya salido de las instalaciones del CRA.

El CRA no le cobrará más de lo que actualmente se cobra por dar una copia de su archivo personal. El CRA cuenta con personal entrenado para explicar cualquier información que se suministre. El CRA explicará por escrito cualquier información codificada contenida en sus archivos personales.

Si usted elige la inspección visual del archivo bajo la opción 1 arriba mencionada, esta explicación por escrito se proveerá cuando el archivo le sea entregado.

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(\*) El término de IDENTIFICACIÓN CORRECTA, significa generalmente que la identificación suministrada se considera suficiente y veraz para reconocer a una persona. Tal información incluye documentos tales como la Licencia de Conducir, Número del Seguro Social, Tarjeta Militar y Tarjetas de Crédito. Solamente, si el consumidor no se puede identificar correctamente con alguna de las opciones anteriores, entonces el investigador del CRA pedirá información adicional relacionada con su empleo o su historia personal o familiar para verificar su identidad.

# STATE OF WASHINGTON

## A SUMMARY OF YOUR RIGHTS UNDER THE STATE OF WASHINGTON FAIR CREDIT REPORTING ACT

The State of Washington Fair Credit Reporting Act (WFCRA) is designed to promote accuracy, fairness, consumer confidentiality and the proper use of credit data by each consumer reporting agency ("CRA") in accordance with the requirements of the WFCRA.

The WFCRA is modeled after the Federal Fair Credit Reporting Act. Generally, the same rights are provided under the Federal Fair Credit Reporting Act and you have received A Summary of Your Rights Under the Federal Fair Credit Reporting Act. You can get the complete text of WFCRA RCW 19.182, from the Washington Code Reviser's Office, P. O. Box 40551, Olympia, WA 98504.

Note, however, that under the WFCRA, consumer reports addressing an applicant's or employee's credit may not be procured for employment purposes unless (1) that information is substantially job related and the employer's reasons for the use of such information are disclosed to the consumer in writing or (2) that information is otherwise required by law.

A consumer who is a resident of the state may elect to place a security freeze on his or her credit report by making a request in writing by certified mail to a consumer reporting agency.

Individuals may bring a legal action in court to assert their rights under the WFCRA. The applicable statute of limitations is specified in Wash. Stat. § 19.182.120 and is generally two years from the date the cause of action accrued. Consumers who prevail on claims to enforce the WFCRA may obtain actual damages, monetary penalties, reasonable attorneys' fees, costs, and other relief.

For questions or concerns regarding the WFCRA, please contact:

Attorney General of the State of Washington  
1125 Washington Street S.E.  
P.O. Box 40100  
Olympia, WA 98504-0100  
Phone: 360-753-6200

# NEW YORK CORRECTION LAW ARTICLE 23-A

## LICENSURE AND EMPLOYMENT OF PERSONS PREVIOUSLY CONVICTED OF ONE OR MORE CRIMINAL OFFENSES

**SS 750.** Definitions. For the purposes of this article, the following terms shall have the following meanings:

1. "Public agency" means the state or any local subdivision thereof, or any state or local department, agency, board or commission.
2. "Private employer" means any person, company, corporation, labor organization or association which employs ten or more persons.
3. "Direct relationship" means that the nature of criminal conduct for which the person was convicted has a direct bearing on his fitness or ability to perform one or more of the duties or responsibilities necessarily related to the license, opportunity, or job in question.
4. "License" means any certificate, license, permit or grant of permission required by the laws of this state, its political subdivisions or instrumentalities as a condition for the lawful practice of any occupation, employment, trade, vocation, business, or profession. Provided, however, that "license" shall not, for the purposes of this article, include any license or permit to own, possess, carry, or fire any explosive, pistol, handgun, rifle, shotgun, or other firearm.
5. "Employment" means any occupation, vocation or employment, or any form of vocational or educational training. Provided, however, that "employment" shall not, for the purposes of this article, include membership in any law enforcement agency.

**SS 751.** Applicability. The provisions of this article shall apply to any application by any person for a license or employment at any public or private employer, who has previously been convicted of one or more criminal offenses in this state or in any other jurisdiction, and to any license or employment held by any person whose conviction of one or more criminal offenses in this state or in any other jurisdiction preceded such employment or granting of a license, except where a mandatory forfeiture, disability or bar to employment is imposed by law, and has not been removed by an executive pardon, certificate of relief from disabilities or certificate of good conduct. Nothing in this article shall be construed to affect any right an employer may have with respect to an intentional misrepresentation in connection with an application for employment made by a prospective employee or previously made by a current employee.

**SS 752.** Unfair discrimination against persons previously convicted of one or more criminal offenses prohibited. No application for any license or employment, and no employment or license held by an individual, to which the provisions of this article are applicable, shall be denied or acted upon adversely by reason of the individual's having been previously convicted of one or more criminal offenses, or by reason of a finding of lack of "good moral character" when such finding is based upon the fact that the individual has previously been convicted of one or more criminal offenses, unless:

1. there is a direct relationship between one or more of the previous criminal offenses and the specific license or employment sought or held by the individual; or
2. the issuance or continuation of the license or the granting or continuation of the employment would involve an unreasonable risk to property or to the safety or welfare of specific individuals or the general public.

**SS 753.** Factors to be considered concerning a previous criminal conviction; presumption.

1. In making a determination pursuant to section seven hundred fifty-two of this chapter, the public agency or private employer shall consider the following factors:
  - a. The public policy of this state, as expressed in this act, to encourage the licensure and employment of persons previously convicted of one or more criminal offenses.
  - b. The specific duties and responsibilities necessarily related to the license or employment sought or held by the person.
  - c. The bearing, if any, the criminal offense or offenses for which the person was previously convicted will have on his fitness or ability to perform one or more such duties or responsibilities.
  - d. The time which has elapsed since the occurrence of the criminal offense or offenses.
  - e. The age of the person at the time of occurrence of the criminal offense or offenses.
  - f. The seriousness of the offense or offenses.
  - g. Any information produced by the person, or produced on his behalf, in regard to his rehabilitation and good conduct.
  - h. The legitimate interest of the public agency or private employer in protecting property, and the safety and welfare of specific individuals or the general public.
2. In making a determination pursuant to section seven hundred fifty-two of this chapter, the public agency or private employer shall also give consideration to a certificate of relief from disabilities or a certificate of good conduct issued to the applicant, which certificate shall create a presumption of rehabilitation in regard to the offense or offenses specified therein.

**SS 754.** Written statement upon denial of license or employment. At the request of any person previously convicted of one or more criminal offenses who has been denied a license or employment, a public agency or private employer shall provide, within thirty days of a request, a written statement setting forth the reasons for such denial.

**SS 755.** Enforcement.

1. In relation to actions by public agencies, the provisions of this article shall be enforceable by a proceeding brought pursuant to article seventy-eight of the civil practice law and rules.
2. In relation to actions by private employers, the provisions of this article shall be enforceable by the division of human rights pursuant to the powers and procedures set forth in article fifteen of the executive law, and, concurrently, by the New York city commission on human rights.

# STATE OF NEW JERSEY

## A SUMMARY OF YOUR RIGHTS UNDER THE STATE OF NEW JERSEY

The state of New Jersey Fair Credit Reporting Act (NJFCRA) is designed to promote accuracy, fairness, consumer confidentiality and the proper use of credit data by each consumer reporting agency ("CRA") in accordance with the requirements of the NJFCRA.

The NJFCRA is modeled after the Federal Fair Credit Reporting Act. The same rights are provided under the Federal Fair Credit Reporting Act and you have received A Summary of Your Rights Under the Federal Fair Credit Reporting Act. You can find the complete text of the NJFCRA at the Division of Consumer Affairs, Department of Law and Public Safety.

For questions or concerns regarding the NJFCRA, please contact:

Division of Consumer Affairs  
Department of Law and Public Safety  
124 Halsey Street  
Newark, NJ 07102  
Phone: 973-504-6200

## Employee Rights under San Francisco Police Code Article 49

### San Francisco Fair Chance Ordinance

This notice shall be made readily available to any applicant who wishes to seek employment in San Francisco.

Fair Chance Ordinance Notice - English

(<https://sfgov.org/olse/sites/default/files/Document/FCO%20Art.%2049%20Official%20Notice%20to%20print%202017.pdf>)

Fair Chance Ordinance Notice - Spanish (<http://sfgov.org/olse/modules/showdocument.aspx?documentid=12076>)

Fair Chance Ordinance Notice - Chinese (<http://sfgov.org/olse/modules/showdocument.aspx?documentid=12075>)

Fair Chance Ordinance Notice - Tagalog (<http://sfgov.org/olse/modules/showdocument.aspx?documentid=12074>)

## For Washington Drivers:

You are authorizing the release of an abstract of your full driving record to an employer or prospective employer. The party requesting this record has authorized Safety Holdings, Inc. to obtain this record on the party's behalf. Any information contained in the abstract related to an adjudication that is subject to a court order sealing the juvenile record of an employee or prospective employee may not be used by the employer or prospective employer, or an agent authorized to obtain this information on their behalf unless required by federal regulation or law.

By signing below, the party requesting this record certifies through its authorized representative that the information is necessary for employment purposes related to driving by the individual as a condition of employment or otherwise at the direction of the employer.

\_\_\_\_\_  
Authorized Representative Signature    \_\_\_\_\_  
Date