

Goodwill's Volunteer Program Natalie Tursi, Volunteer Coordinator Goodwill Industries of Southwest Florida 5100 Tice Street Fort Myers, FL 33905 (239) 995-2106, Ext. 2249 (239) 652-1654 FAX

GOODWILL OFFICE USE	ONLY Updated 4/1/16
Date to HR:	Placed at:
Approved:	Program:
	ADA request: Yes No
Tracking:	
Updated 4/1/16	If Minor: Age:

Please fill out all applicable forms completely and turn in at any Goodwill location or mail in to our main office

PRINTED Name:	it an applicable forms completely and turn in at any Goodwin location of main in to our main office	
Street Address, City, State, and Zip:		
Is your volunteer request based on a suggestion from a court or lawyer?	NoYes. <u>STOP.</u> You have the wrong form. Please ask for the Community Service Forms or contact Luz at Ext 2220	
Other:	Have you served in the Military? Yes or No Gender Supersent): Age(at least 16 or guardian must be present): County Ethnicity (optional)	
Phone:		
EMAIL ADDRESS	PRINT email here:	
Pursuant to the Americans with Disabilities Act do you require special aides or services?	YesNo What service or aide do you require or are there any additional or written instructions needed?	
ANY medical conditions/allergies?	YesNo	
Emergency contact n	ame: Phone:	
Please pick a stor or locatio		
	Event Retail: Luncheon Golf Festival of Trees Tux & Trees Mascot	
Estimated donatio	House Doug Wooks Indefinite	
I am volunteering to	Support my Community, time out of the house, retired, etc. Meet a program requirement. Program name: OTHER:	
Is this a School Requirement If so complete thi section	nt? GRADUATION requirement H.S. or College Henkels &McCoy	

Individuals with the following convictions will not be able to be considered Murder, rape, sexual assault, Indecency or Injury with a child, senior or person with a disability, kidnapping, robbery or any felony where a deadly weapon is used or exhibited. Have you been convicted of any crimes? Policies and Agreement: By submitting this application, I affirm that the facts set forth in it are true and complete. I understand that if I am accepted as a volunteer, any false statements, omissions, or other misrepresentations made by me on this application may result in my immediate dismissal. It is the policy of this organization to provide equal opportunities without regard to race, color, religion, national origin, gender, sexual preference, age, or disability. By my signature, I further understand and acknowledge that: 1 will conduct myself in accordance with the Goodwill Industries Code of Conduct. 1 understand that I am NOT allowed to access any computer, until permission is given. 1 certify that all information in this application is true and complete. 1 give any organization involved with Goodwill permission to photograph me and use these photographs/videotapes. for publicity purposes, unless written notice is received to the contrary. 1 If I am hurt, I will report the accident to the HR Department at (239) 995-2106 by the end of that day. 1 I have not been convicted of any charges listed above or that adversely affects the mission/reputation of Goodwill. 1 Voluntarily donate my time for public service and humanitarian objectives. Goodwill reserves the right to terminate my volunteer status at any time as a result of (a) failure to comply with organizational policies, rules and regulations; (b) absences without prior notification; (c) unsatisfactory attitude, work, or appearance or (d) any other circumstances which, in the judgment of the Volunteer Coordinator, would make my continued service as a volunteer rot in the best interests of Goodwill Industries of Southwest Florida, Inc.			
By submitting this application, I affirm that the facts set forth in it are true and complete. I understand that if I am accepted as a volunteer, any false statements, omissions, or other misrepresentations made by me on this application may result in my immediate dismissal. It is the policy of this organization to provide equal opportunities without regard to race, color, religion, national origin, gender, sexual preference, age, or disability. By my signature, I further understand and acknowledge that: I will conduct myself in accordance with the Goodwill Industries Code of Conduct. I understand that I am NOT allowed to access any computer, until permission is given. I certify that all information in this application is true and complete. I give any organization involved with Goodwill permission to photograph me and use these photographs/videotapes. for publicity purposes, unless written notice is received to the contrary. If I am hurt, I will report the accident to the HR Department at (239) 995-2106 by the end of that day. I have not been convicted of any charges listed above or that adversely affects the mission/reputation of Goodwill. Voluntarily donate my time for public service and humanitarian objectives. Goodwill reserves the right to terminate my volunteer status at any time as a result of (a) failure to comply with organizational policies, rules and regulations; (b) absences without prior notification; (c) unsatisfactory attitude, work, or appearance or (d) any other circumstances which, in the judgment of the Volunteer Coordinator, would make my continued service as a volunteer not in the best interests of Goodwill Industries of Southwest Florida, Inc. Date Volunteer Coordinator's Signature	able to be considered: Murder, rape, sexual assault, Indecency or injury with a child, senior or person with a disability, kidnapping, robbery or any felony where a deadly weapon is used or exhibited.	YesNo	Please explain your conviction and list year:
By submitting this application, I affirm that the facts set forth in it are true and complete. I understand that if I am accepted as a volunteer, any false statements, omissions, or other misrepresentations made by me on this application may result in my immediate dismissal. It is the policy of this organization to provide equal opportunities without regard to race, color, religion, national origin, gender, sexual preference, age, or disability. By my signature, I further understand and acknowledge that: I will conduct myself in accordance with the Goodwill Industries Code of Conduct. I understand that I am NOT allowed to access any computer, until permission is given. I certify that all information in this application is true and complete. I give any organization involved with Goodwill permission to photograph me and use these photographs/videotapes. for publicity purposes, unless written notice is received to the contrary. If I am hurt, I will report the accident to the HR Department at (239) 995-2106 by the end of that day. I have not been convicted of any charges listed above or that adversely affects the mission/reputation of Goodwill. I voluntarily donate my time for public service and humanitarian objectives. Goodwill reserves the right to terminate my volunteer status at any time as a result of (a) failure to comply with organizational policies, rules and regulations; (b) absences without prior notification; (c) unsatisfactory attitude, work, or appearance or (d) any other circumstances which, in the judgment of the Volunteer Coordinator, would make my continued service as a volunteer not in the best interests of Goodwill Industries of Southwest Florida, Inc. Date Volunteer Coordinator's Signature Volunteer Coordinator's Signature			
any false statements, omissions, or other misrepresentations made by me on this application may result in my immediate dismissal. It is the policy of this organization to provide equal opportunities without regard to race, color, religion, national origin, gender, sexual preference, age, or disability. By my signature, I further understand and acknowledge that: I will conduct myself in accordance with the Goodwill Industries Code of Conduct. I understand that I am NOT allowed to access any computer, until permission is given. I certify that all information in this application is true and complete. I give any organization involved with Goodwill permission to photograph me and use these photographs/videotapes. for publicity purposes, unless written notice is received to the contrary. If I am hurt, I will report the accident to the HR Department at (239) 995-2106 by the end of that day. I have not been convicted of any charges listed above or that adversely affects the mission/reputation of Goodwill. I voluntarily donate my time for public service and humanitanion objectives. Goodwill reserves the right to terminate my volunteer status at any time as a result of (a) failure to comply with organizational policies, rules and regulations; (b) absences without prior notification; (c) unsatisfactory attitude, work, or appearance or (d) any other circumstances which, in the judgment of the Volunteer Coordinator, would make my continued service as a volunteer not in the best interests of Goodwill Industries of Southwest Florida, Inc. Date	•		
 I will conduct myself in accordance with the Goodwill Industries Code of Conduct. I understand that I am NOT allowed to access any computer, until permission is given. I certify that all information in this application is true and complete. I give any organization involved with Goodwill permission to photograph me and use these photographs/videotapes. for publicity purposes, unless written notice is received to the contrary. If I am hurt, I will report the accident to the HR Department at (239) 995-2106 by the end of that day. I have not been convicted of any charges listed above or that adversely affects the mission/reputation of Goodwill. I voluntarily donate my time for public service and humanitarian objectives. Goodwill reserves the right to terminate my volunteer status at any time as a result of (a) failure to comply with organizational policies, rules and regulations; (b) absences without prior notification; (c) unsatisfactory attitude, work, or appearance or (d) any other circumstances which, in the judgment of the Volunteer Coordinator, would make my continued service as a volunteer not in the best interests of Goodwill Industries of Southwest Florida, Inc. Date Volunteer Coordinator's Signature IF UNDER 18:	any false statements, omissions, or other misreprese policy of this organization to provide equal opportunit	ntations made by me	on this application may result in my immediate dismissal. It is the
 I understand that I am NOT allowed to access any computer, until permission is given. I certify that all information in this application is true and complete. I give any organization involved with Goodwill permission to photograph me and use these photographs/videotapes. for publicity purposes, unless written notice is received to the contrary. If I am hurt, I will report the accident to the HR Department at (239) 995-2106 by the end of that day. I have not been convicted of any charges listed above or that adversely affects the mission/reputation of Goodwill. I voluntarily donate my time for public service and humanitarian objectives. Goodwill reserves the right to terminate my volunteer status at any time as a result of (a) failure to comply with organizational policies, rules and regulations; (b) absences without prior notification; (c) unsatisfactory attitude, work, or appearance or (d) any other circumstances which, in the judgment of the Volunteer Coordinator, would make my continued service as a volunteer not in the best interests of Goodwill Industries of Southwest Florida, Inc. Date	By my signature, I further understand and acknow	vledge that:	
Volunteer Signature/Date IF UNDER 18: Volunteer Coordinator's Signature	 I understand that I am NOT allowed to access any I certify that all information in this application is true. I give any organization involved with Goodwill perfor publicity purposes, unless written notice is received. If I am hurt, I will report the accident to the HR Deleman I have not been convicted of any charges listed all I voluntarily donate my time for public service and Goodwill reserves the right to terminate my volunt rules and regulations; (b) absences without prior in circumstances which, in the judgment of the Voluntarily 	y computer, until perrue and complete. mission to photograp eived to the contrary. epartment at (239) 999 bove or that adversely humanitarian objectiteer status at any time notification; (c) unsatinteer Coordinator, wo	sh me and use these photographs/videotapes. 5-2106 by the end of that day. y affects the mission/reputation of Goodwill. ives. e as a result of (a) failure to comply with organizational policies, isfactory attitude, work, or appearance or (d) any other
IF UNDER 18:	Da	ate	
	Volunteer Signature/Date		Volunteer Coordinator's Signature
Date	IF UNDER 18:		
Dale		Nate	
Parent or Guardian signature for minors	Parent or Guardian signature for minors	Dal6	

You will be contacted by email or phone <u>within 7 business days</u> after receipt of your application. If you do not hear from anyone, please contact me and I will let you know the status of your application.

Natalie L. Tursi
Volunteer Coordinator
Goodwill Industries of Southwest Florida
5100 Tice Street - Fort Myers, FL 33905
natalietursi@goodwillswfl.org
(239) 995-2106, Ext 2249



Updated 4/1/16

Volunteer Opportunities - Give your time, change a life...

CAREER ENCOUNTER PROGRAM (must be at least 18)

Come to our main office - The Opportunity Center - and gain experience and training in multiple departments such as Human Resources, Retail, Accounting, Communications, Operations, and more.

Other opportunities

Special Events/Annual Awards - Assist with event preparation, welcome attendees, and hand out materials.

Book/Donation drives - Assist with organizing a drive or manning a table.

Retail stores - Assist with sorting, hanging, cleaning, moving product to the floor.

We have over 25 locations to choose from.

Office Work: Data entry, filing, phones, reception, and more.

Shop Goodwill - Assist with processing, packaging and mailing merchandise.

Smiley G! - be our mascot (pictured right)!!

Outreach Communities – mentor students and adults with food preparation and homework or assist with community garden, planting items and lawn care



Camp

Be with us at the Riverside Retreat three times a year. Stay for a few hours or stay overnight - there is going to be lots of fun in bringing joy to adults with disabilities who have never had a camping experience!

Contact Jesi Cason at (239) 995-2106 Ext 2312 for additional guidelines.

Festival of Trees (dates subject to change) - November & December

Festival of Trees COMMITTEE MEMBER - Help us in organizing ideas and events. Give input and assistance in decorating, working the children's workshop, **PR**, hospitality, clean up, photography and more. This is a very rewarding, but time-intensive activity.

November (weekend before Opening Night) - Tree setup - At the Sidney & Berne Davis Art Center we will be setting up/fluffing the artificial trees as well as decorating the Art Center and getting into the holiday spirit!

November/December- Festival of Trees - Assist with welcoming the public, giving out information and watching over the trees to make sure they are not damaged.

Santa's Block Party/Family Fun Day/Brunch with Santa – This is our most fun day! Assist with crafts, card making, Santa letters, story time, videos and more! We begin with early (7am) set up for the Children's workshop, Brunch is served while Santa meets the children, vendors show off their holiday goods outside, entertainment every ½ hour takes place on center stage and of course people come to see the trees!

Tux and Trees Evening Gala - (5pm-11pm). - 1st week of December

Greeters - Welcome patrons to the event and direct them to the registration area

Registration - Welcome patrons and give out packets of information.

Tree Angels - Assist patrons in learning about the tree themes, sponsor and gifts included in sale of tree.

Silent Auction - Remain in the auction area to oversee the displayed items and answer any questions.

Live Auction Runner - Take winning bid amounts to the check-out table.

Item Pick up and Check out - As the auctions close, prepare items for delivery and give to the purchaser.

Wrap up - We will be packing up the decorations, and delivering the trees to their new homes.

Contact: Natalie Tursi
Goodwill Industries of SW Florida
(239) 995-2106, Ext 2249
natalietursi@goodwillswfl.org



BACKGROUND AUTHORIZATION FORM

	THIS SECTI	ION TO BE COMPLETED) BY HIRING N	MANAGER	
☐ Employment	or 🗆 v	olunteer	Locatio	n:	
Applicant:					alie L. Tursi rt Ordered
background investigation reporting agencies; presergarding employment, number, personal refers information I have disck may contact others who hereby affirm that my a true and correct. I affirm my application. 2. A co	on and to obtain informand to obtain information of the contraction, contraction, contraction, contraction of the contraction o	ovide information as to r	n appropriate cr tional institution tus in the Unite rug use, drug ar nents, exhibits on my background this data sheet, acts or circumstoted as the equi	redit reportions. This included States, valided alcohol tear resumes. For any attachmances that with ances that we walent of the	ng agencies; consumer udes information idity of social security st results and any of the furthermore, the Compar nd general reputation. I nents, and/or resumes are yould, if disclosed, affect e original. 3. By signing
To Whom It May Con	cern:				
present and/or previous of social security numbe results, credit report an	s employment and/ er, personal referer d any of the inform opy of this authoria xpedite the Compa	ices, education, criminal lation they have disclose lation form may be accep	ts, legal residen records, illegal d on their appli	cy status in t drug use, dr cation, any a	the United States, validity ug and alcohol test attachments, exhibits
PRINT FULL LEGAL	NAME				
Last:		First:		Midd	le:
Street Address:		Cit	ty:	State	e: Zip:
Social Security #:		Date of Birth:			State of Birth:
Phone #:		Sex (circle	one): Male	Female	Race:
Hair Color:	Eye Color:	Heigh	nt:	Weigh	nt:
Aliases/Prior Names:					
E-mail Address:			Country of Citizenship:		
(If required for positio	n) Driver License	#:		State of	Issue:
Signature:				Date	

J:\Forms\Screening & Pre-Employment Forms\Level II Background Authorization Form.pdf

THIS FORM IS FOR MINORS UNDER 18 YEARS OF AGE

NOTICE AND ACKNOWLEDGMENT
IMPORTANT - PLEASE READ CAREFULLY BEFORE SIGNING ACKNOWLEDGMENT NOTICE
REGARDING BACKGROUND INVESTIGATION

Goodwill Industries of Southwest Florida may obtain information about you from a consumer reporting agency for employment purposes. Thus, you may be the subject of a "consumer report" and/or an "investigative consumer report" which may include information about your character, general reputation, personal characteristics, and/or mode of living, and which can involve personal interviews with sources such as your neighbors, friends, or associates. These reports may be obtained at any time after receipt of your authorization and, if you are hired, throughout your employment. You have the right, upon written request made within a reasonable time after receipt of this notice, to request disclosure of the nature and scope of any investigative consumer report. Please be advised that the nature and scope of the most common form of investigative consumer report obtained with regard to applicants for employment is an investigation into your education and/or employment history conducted by Global HR Research 9350 Market Place Rd, Suite 301 Ft Myers, FL 33912 Office: (239) 274-0048, Toll Free: 1-800-790-1205 or another outside organization. The scope of this notice and authorization is all-encompassing, however, allowing Employer to obtain from any outside organization all manner of consumer reports and investigative consumer reports now and, if you are hired, throughout the course of your employment to the extent permitted by law. As a result, you should carefully consider whether to exercise your right to request disclosure of the nature and scope of any investigative consumer report. New York applicants or employees only: You have the right to inspect and receive a copy of any investigative consumer report requested by Employer by contacting Global HR Research directly.

ACKNOWLEDGMENT AND AUTHORIZATION

I acknowledge receipt of the NOTICE REGARDING BACKGROUND INVESTIGATION and A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT and certify that I have read and understand both of those documents. I hereby authorize the obtaining of "consumer reports" and/or "investigative consumer reports" at any time after receipt of this authorization and, if I am hired, throughout my employment. To this end, I hereby authorize, without reservation, 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 Global HR Research, another outside organization acting on behalf of Employer, and/or Employer itself. I agree that a facsimile ("fax"), electronic or photographic copy of this Authorization shall be as valid as the original. Minnesota and Oklahoma applicants or employees only: Please check this box if you would like to receive a copy of a consumer report if one is obtained by the Company. ! California applicants or employees only: By signing below, you also acknowledge receipt of the

NOTICE REGARDING BACKGROUND INVESTIGATION PURSUANT TO CALIFORNIA LAW. ____Please check here if you would like to receive a copy of an investigative consumer report or consumer credit report if one is obtained by the Company at no charge whenever you have a right to receive such a copy under California law. DATE PRINT NAME SIGNATURE OF EMPLOYEE OR PROSPECTIVE EMPLOYEE

SOCIAL SECURITY NUMBER

THIS FORM IS FOR ALL MINORS UNDER 18 YEARS OF AGE

For Goodwill Background Purposes Only:		
Date of Birth		
Current Address:		
Legal Guardian / Parental Information		
I,	(Legal Guardian/Parent),	
take on responsibility to represent the above juvenile applicant as his/her By signing below, I consent for the employer and consumer reporting agency to juvenile listed above.	o obtain information for a consumer report for the	ip).
Print Legal Guardian / Parent Name Legal Guardian / Parent Signature	Date	

Para information en español, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N. W., Washington, D. C. 20580.

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.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal

Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

- 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, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.

- · You have the right to ask for a credit score. Credit scores are numerical summaries of your creditworthiness 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.ftc.gov/credit 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.ftc.gov/credit.
- 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 888-5-OPT-OUT (888-567-8688) or www.optoutprescreen.com.
- 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.ftc.gov/credit.

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:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency
Compliance Management, Mail Stop 6-6	Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20851 202-452-3693

Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Fackers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator – GIPSA Washington, DC 20260 202-720-7051

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.

- You must be told if information in your file has been used against you. Anyone who uses a
 credit report or another type of consumer report to deny your application for credit, insurance, or
 employment or to take another adverse action against you must tell you, and must give you
 the name, address, and phone number of the agency that provided the information.
- You have the right to know what is in your file. You may request and obtain all the
 information about you in the files of a consumer reporting agency (your "file disclosure"). You
 will be required to provide proper identification, which may include your Social Security
 number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - · a person has taken adverse action against you because of information in your credit report;
 - · you are the victim of 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 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 bankruptoies 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 "preservened" 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-
- · 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.

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:

- 1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.
- b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the Bureau;
- 2. To the extent not included in item 1 above:
- National banks, federal savings associations, and federal branches and federal agencies of foreign banks
- b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act
- Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations
- d. Federal Credit Unions
- 3. Air carriers
- 4. Creditors Subject to Surface Transportation Board
- 5. Creditors Subject to Packers and Stockvards Act
- 6. Small Business Investment Companies
- 7. Brokers and Dealers
- 8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations
- 9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

CONTACT:

- Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20006
- b. Federal Trade Commission: Consumer Response Center F Washington, DC 20580 (877) 382-4357
- Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
- b. Federal Reserve Consumer Help Center P.O. Box 1200
 Minneapolis, MN 55480
- c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
- d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314 Asst. General Counsel for Aviation Enforcement & Proceedings Department of Transportation 400 Seventh Street SW Washington, DC 20590 Office of Proceedings, Surface Transportation Board Department of Transportation 1925 K Street NW Washington, DC 20423

Nearest Packers and Stockyards Administration area supervisor

Associate Deputy Administrator for Capital Access United States Small Business Administration 406 Third Street, SW, 8th Floor Washington, DC 20416 Securities and Exchange Commission 100 F St NE Washington, DC 20549 Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090 FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCR Washington, DC 20580 (877) 382-4357