



NOTICE AND DISCLOSURE TO EMPLOYEES AND CONDITIONALLY HIRED APPLICANTS

The Fair Credit Reporting Act, as amended by the Consumer Credit Reporting Reform Act of 1996, requires Landrum Human Resource Companies, Inc. to advise employees and conditionally hired applicants that a consumer report and/or an investigative consumer report may be obtained from a consumer reporting agency and used for employment purposes. Information derived from these reports may be disclosed to Landrum's clients in consideration for employment.

A "consumer report" is a written, oral, or other communication of any information by a Consumer Reporting Agency (CRA) which bears on a consumer's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing your eligibility for employment purposes or any other purpose authorized under the Fair Credit Reporting Act.

An "investigative consumer report" is a consumer report or part thereof in which information on your character, general reputation, personal characteristics, or mode of living may be obtained through personal interviews with neighbors, friends, or associates with whom you are acquainted or who may have knowledge concerning any such items of information.

Prior to Landrum's implementation of any adverse employment action, you will be provided with a copy of the report. Furthermore, your rights under the Fair Credit Reporting Act, Section 609, are summarized on the following page.

In addition, Landrum may request and receive from state agencies or other investigative agencies reports containing public record information such as criminal records, driving records, education records, workers compensation claims and other information. This information may also be disclosed to Landrum's clients in consideration for employment.

I have received and read my rights under the Fair Credit Reporting Act, as amended, and hereby authorize Landrum Human Resource Companies and its client to obtain from a consumer reporting agency, or other investigative sources, for continuing employment purposes and any other purpose allowed by law, consumer reports, investigative consumer reports and any public record reports pertaining to me, now or at any time during my employment with Landrum or its client. I release Landrum and all persons and organizations contacted from all claims and liabilities of any nature arising from such investigation or information given. The information provided by me on this form is true and correct.

Applicant/Employee Signature _____
Date

Parent Signature for Applicant under the age of 18

Print Name (Last, First, Middle) (Jr/Sr) Date of Birth Sex Race*

***Code for Race:** S=Hispanic or Latino, C=White, B=Black or African American, H=Native Hawaiian or Other Pacific Islander, O= Asian, I=American Indian or Alaskan Native, M=Two or more races (Not Hispanic or Latino)

(Any other name used by you) Social Security Number Driver's License Number/State

CURRENT ADDRESS: _____
(P.O. Box, Street # or Rural Route#)

(City, State and Zip Code)

For California, Minnesota or Oklahoma applicants only, if you would like to receive a copy of the consumer report, if one is obtained, please check this box.

For the last five years, list all Out of State addresses where you have lived, the dates of residence and other names during this time:

Dates	Other Names Used During this Time	City, State, Zip Code

FOR LANDRUM PROFESSIONAL/ USE ONLY- INDICATE REQUESTED SERVICE BELOW:

____ State Criminal Check 1) ____ 2) ____	Check Additional Names _____	
____ County Criminal Check 1) ____ 2) ____	____ National Criminal Database Check	____ Employment References
____ Driving Record 1) ____ 2) ____	____ SSN Verification	____ Address Verification
____ Credit Check	____ Education	Other _____

Para informacion en espanol, visite www.consumerfinance.gov/learnmore 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.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 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 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.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-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.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
<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 - FCRA Washington, DC 20580(877) 382-4357</p>
<p>2. To the extent not excluded 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 250 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 & 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, SW, 8th Floor 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 22101-5090</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>