



YODER OIL CO. BACKGROUND CHECK DISCLOSURE AND AUTHORIZATION

Disclosure

A consumer report is a type of background check in which information (which may include, but is not limited to, criminal background, driving background, character, general reputation, personal characteristics, and mode of living) about you is gathered and communicated by a consumer reporting agency (“CRA”) to Yoder Oil Company and/or its subsidiaries, affiliates, other related entities, successors, and/or assigns (the “Company”).

An investigative consumer report is a special type of consumer report in which information (as described above) about you may be obtained by personal (including telephonic) interviews with neighbors, friends, associates, acquaintances, or others. You have a right to request from Company [Yoder Oil Company, 1221 N Nappanee St, Elkhart, IN 46514 (574) 264-2107] disclosures of the nature and scope of an investigative consumer report and a summary of your rights under the federal Fair Credit Reporting Act. Your request should be made in writing to Company within a reasonable period of time after your receipt of this Background Check Disclosure and Authorization. For your convenience, included is “A Summary of Your Rights under the Fair Credit Reporting Act” form.

Company may obtain either a consumer report or an investigative consumer report on you to be used for employment purposes, including your application for employment. Except as otherwise prohibited by state law, Company may share this information with Company’s current or prospective clients, customers, and/or their agents (including but not limited to vendor credentialing companies) for business reasons (e.g., to place you in certain employment positions, jobs, work sites, etc.). Except as otherwise prohibited by state law, your authorization remains in effect during employment, should you become employed by Company. Notwithstanding anything else in this document, Company reserves the ability to avail itself of any rights under any applicable federal, state, or local law, including the federal Fair Credit Reporting Act, as amended.

The remainder of this page is intentionally left blank.

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

- o a person has taken adverse action against you because of information in your credit report;
- o you are the victim of identity theft and place a fraud alert in your file;
- o your file contains inaccurate information as a result of fraud;
- o you are on public assistance;
- o 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.

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:

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 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-OPT-OUT (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.

TYPE OF BUSINESS:	CONTACT:
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 CFPB:	a. Consumer Financial Protection Bureau; 1700 G Street, N.W.; Washington, DC 20552 b. Federal Trade Commission: Consumer Response Center – FCRA; Washington, DC 20580 (877) 382 -4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks 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 c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. 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
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings; Aviation Consumer Protection Division; Department of Transportation; 1200 New Jersey Avenue, S.E.; Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board; Department of Transportation; 395 E Street, S.W.; Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access; United States Small Business Administration 409 Third Street, SW, 8 th Floor; Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission; 100 F Street, N.E.; Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration; 1501 Farm Credit Drive; McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA; Washington, DC 20580; (877) 382-4357

Authorization

(Please Print)

Name: First _____ Middle _____ Last _____

List any other names used (nickname, maiden/married last names): _____

Social Security Number _____ Date of Birth** _____ Sex** M F

** This information will be used for identification purposes only and will not be used as hiring criteria.

Street Address _____

City _____ State _____ Zip _____

Driver's License # _____ State Issued _____

In chronological order (earliest to latest), list all additional cities/states and zip codes in which you have resided during the last seven (7) years.

To the extent permitted by applicable state law, I hereby consent to this investigation and authorize Company to procure consumer report(s), criminal background check(s), and/or investigative consumer report(s), on my background from a consumer reporting agency ("CRA") or from an investigative consumer reporting agency ("ICRA"), as described in the Disclosure section. I have reviewed and understand the information, statements, and notices in this Background Check Disclosure and Authorization form, including the State Law Notices. My authorization remains valid throughout my employment with Yoder Oil Company, such that, to the extent permitted by applicable law, I agree Company can procure additional consumer report(s) and/or investigative consumer report(s) during my employment without providing additional disclosures or obtaining additional authorizations.

In order to verify my identity for the purposes of background identification, and for my own benefit, I am voluntarily releasing my date of birth and other information. I understand that date of birth and gender/sex information will be used for background check purposes only and that all employment decisions are based on non-discriminatory reasons.

For California, Minnesota, or Oklahoma applicants/employees only: If you would like to receive from the CRA or ICRA a copy of the background check report that Company may procure in connection with your application for employment, please check this box.

Signature _____

Date _____