

# SECURTEST DISCLOSURE AND AUTHORIZATION

COMPLETE THE FOLLOWING:

[INFORMATION MUST BE NEATLY PRINTED OR TYPED]

ALL BOXES MARKED ★ MUST BE COMPLETED

Today's Date (if blank then date submitted)

Client:

Client Code:

Please print first name ★

Please print last name ★

Please print middle name ★

Please print maiden name (if any) ★

Mother's Maiden Name if lived outside Continental USA Any other Names Used, such as Maiden Name (Use additional pages if necessary) ★

The following information is required by law enforcement agencies and other entities for positive identification purposes when checking public records. It is confidential and will not be used for any other purposes.

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Month, Day and Year of Birth mm/dd/yyyy

-  -  ★

Social Security Number (REQUIRED) xxx-xx-xxxx

★

Home Address  
(Do not use a Post Office Box)

★

City State Zip

★

Driver's License Number and State or Government ID



(SIGNATURE)

Email



Cell Phone



**Email Address AND Text Message to help expedite your receiving a copy of your report with or without adverse information in accordance with the Fair Credit Reporting Act, among other laws, through [www.ireviewnow.com](http://www.ireviewnow.com). Free emails can be obtained at [www.gmail.com](http://www.gmail.com) and [www.yahoo.com](http://www.yahoo.com), among others.**

**ELECTRONIC SIGNATURE AUTHORIZATION:** I hereby certify that if I elect to sign electronically that it may be used by the employer or prospective employer, and its designated agents and representatives user, including SecurTest, Inc., the background screening provider, iReviewNow, LLC and their agents, or authorized third parties to rely on it as if it were my original handwritten signature.

**Your date of birth or social security number will be used only for background screening purposes and will not be taken into consideration in any employment or access decisions. This information will be used for background screening purposes only and will not be used as hiring criteria.**



★  
  
(SIGNATURE)

**DISCLOSURE REGARDING BACKGROUND INVESTIGATION**

The CLIENT identified on the first page (“the Client”) 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”), verification of your education or employment history, or other background checks.

You will be provided a separate authorization to sign if a credit report is being obtained by the CLIENT.

You have the right, upon written request made within a reasonable time, to request whether a consumer report has been run about you and to request a copy of your report. These searches will be conducted by **SecurTest, Inc., 600 Grand Panama Blvd., Suite 202, Panama City Beach, FL 32407; tel. # 800.445.8001; [www.securtest.com](http://www.securtest.com)**. The scope of this disclosure is all-encompassing, however, allowing the Client to obtain from any outside organization all manner of consumer reports throughout the course of your employment to the extent permitted by law.

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|★ SIGNATURE REQUIRED

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








Date Same as date submitted if blank

**INSTANT ABILITY TO REVIEW YOUR REPORT.** The Employer or user identified on page 1 uses the exclusive patented iReviewNow software, which allows you to review your background (consumer) report. **How You Benefit:**

- You have an opportunity to see the contents of your background report prior to, at the same time, or near the same time as the Company who you authorized to receive your report at iReviewNow.com or by email.
- You have an immediate opportunity to make sure the report is accurate, complete and up to date, and dispute any information you believe to be incomplete or inaccurate. You have an immediate opportunity to provide an explanation for any information contained in the report, especially information about your past, and provide any mitigating circumstances that may assist the Company receiving your background report with any decisions based upon your report.

**I agree to the following terms and conditions.**

1. I certify that the information provided on the Background Information Form is my personal identifying information and is accurate and complete.
2. I agree to review the consumer report about me for accuracy and completeness by exclusively using [www.iReviewNow.com](http://www.iReviewNow.com) (hereafter "iReviewNow") as provided by iReviewNow, LLC. I agree to go to iReviewNow.com to view my report, answer the iReviewNow questions, and dispute any inaccurate or incomplete information. I agree to contact SecurTest, Inc, the consumer reporting agency and background screening provider, at (800) 445-8001 if I am unable to view my report at iReviewNow.com or have any questions about my report.
3. I agree and understand that iReviewNow, LLC is a software provider and is neither an employer nor a consumer reporting agency as defined by the Fair Credit Reporting Act. I understand that iReviewNow, LLC is solely providing software through which I may electronically access my report. I understand that the consumer reporting agency who prepared my report is SecurTest, Inc. I understand that iReviewNow nor the consumer reporting agency who procured my report, do not make any employment or other decisions for the Company receiving my report, and the employer is solely responsible for all employment decisions.
4. By consenting to use iReviewNow, I authorize all legal notices to be provided to me electronically through iReviewNow.com, the email address, and/or the text message contact information I have provided understanding that standard text messaging rates apply. I understand that if I do not view and confirm or dispute my report within five business days from the first text, email message or notice that my report is completed and ready for my review, the Company authorized to review my report may consider a decision based on the contents of my consumer report.
5. I agree to go to **iReviewNow.com to register for automated notification of my report or to view the report when notified.**
6. I have had an opportunity to read or review the Summary of My Rights Under the FCRA and other state notices, other applicable regulations, state and federal laws and consult with legal counsel.
7. **ELECTRONIC SIGNATURE AUTHORIZATION:**

			<b>Important: Your Email</b>
			<b>Important: Your Cell Phone #</b>
	(x) (SIGNATURE) 	Date Same as date submitted if blank Date: 	



### NOTICE REGARDING CREDIT CHECKS PER VERMONT LAW

Pursuant to Vermont Act No. 154 (S. 95), the Client informs you that it may obtain a credit report about you, for the following reason(s):

- The information is required by state or federal law or regulation;
- You seek to be/are employed in a position that involves access to “confidential financial information” (defined as “sensitive financial information of commercial value that a customer or client of the employer gives explicit authorization for the employer to obtain, process, and store and that the employer entrusts only to managers or employees as a necessary function of their job duties”);
- The Client is a financial institution as defined in 8 V.S.A. §11101(32) or a credit union as defined in 8 V.S.A. §30101(5);
- You seek to be/are employed in a position as a law enforcement officer, emergency medical personnel or firefighter as these terms are respectively defines in 20 V.S.A. §2358, 24 V.S.A. §2651(6) and 20 V.S.A. §3151(3)
- You seek to be/are employed in a position that requires a financial fiduciary responsibility to the Client or a Client’s clients, including the authority to issue payments, collect debts, transfer money or enter into contracts;
- You seek to be/are employed in a position that involves access to the Client’s payroll information;
- The Client can demonstrate that credit information is a valid and reliable predictor of employee performance in the your specific position of employment;
- The Client **will not** obtain a consumer credit report on you.

Rev. 092118

<div style="display: flex; align-items: center;"> <div style="border: 1px solid black; padding: 5px; flex-grow: 1;">         (x)          (SIGNATURE)       </div> <div style="margin-left: 10px;">★</div> </div>	<div style="border: 1px solid black; padding: 5px;">         Date Same as date submitted if blank       </div> <div style="border: 1px solid black; padding: 5px;">         Date:       </div> <div style="text-align: right; margin-top: 5px;">★</div>
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*Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.*

## **A Summary of Your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer

reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.

- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

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

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

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is

placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

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

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

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

<b>TYPE OF BUSINESS:</b>	<b>CONTACT:</b>
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement &amp; Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>

Signature Required \* 