DISCLOSURE AND AUTHORIZATION

**COMPLETE THE FOLLOWING: [INFORMATION MUST BE NEATLY PRINTED OR TYPED]**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**FIRST NAME LAST NAME Page 3**

**ALL BOXES MARKED MUST BE COMPLETED** Today’s Date (if blank

**Client:**

Client Code:

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\_\_\_\_\_\_\_\_\_\_\_ \_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Please print first name Please print last name

\_\_\_\_\_\_\_\_\_\_\_ \_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Please print middle name Please print maiden name (if any)

\_\_\_\_\_\_\_\_\_\_\_ \_\_

**- -**

Month, Day and Year of Birth **mm/dd/yyyy** Social Security Number **(REQUIRED)** xxx-xx-xxxx

Home Address City State Zip

(Do not use a Post Office Box)

Driver’s License Number State Issued

or Government ID

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(SIGNATURE)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **YOUR**

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 users, 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.**

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(SIGNATURE)

**AGREEMENT**

**INSTANT ABILITY TO REVIEW YOUR REPORT.** The Employer or user identified on page 1 uses the exclusive patented iReviewNow, which allows you to review your background (consumer) report at the same time to ensure fairness, accuracy and compliance with federal and state laws and regulations, such as the Fair Credit Reporting Act (FCRA) and Equal Employment Opportunity Commission (EEOC.) **How You Benefit:**

* You have an opportunity to see what is being reported about you at the same time or near the same time (contemporaneous reporting) at iReviewNow.com, by email, or from the Employer, User, or Client you have authorized to receive your background report.
* You have an immediate opportunity to make sure the report is your report, make sure you authorized it, and see if your identity has been stolen or is being fraudulently used.
* You have an immediate opportunity to make sure the report is accurate and dispute any information you find to be incomplete or inaccurate. You have an immediate opportunity to explain any information about the report, especially information about your past, and up to date and relevant information that may help the employer, user, or Client relying on your background report consider your feedback or explanations, make a more informed decision, and comply with all laws and regulations.

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

1. I certify that all my information is my personal information and is accurate and complete.
2. I acknowledge that an electronic, scanned, facsimile (FAX), or photographic copy of this agreement shall be as valid as the original.
3. I know it is a crime to illegally use another person’s information to gain access to their consumer or background report.
4. I agree to review the complete background or consumer report about me for accuracy 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. I further agree to immediately answer the iReviewNow questions, and dispute any inaccurate or incomplete information within five business days from the first text or email message or notice that my report is completed (hereafter “agreed time”). Where I have not received notice that my report is completed, I agree to go to [www.iReviewNow.com](http://www.iReviewNow.com) to view, dispute or authenticate that my background report is accurate and complete. 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.
5. I agree and understand that iReviewNow, LLC is not an employer or the Consumer Reporting Agency as defined by the Fair Credit Reporting Act, but is giving me electronic access to my report. I understand that the consumer reporting agency is SecurTest, Inc.
6. Moreover, SecurTest, or iReviewNow does not need to mail any information or copies of reports to me as I will use iReviewNow.com to receive and review my background report. I am responsible for the security of the report that I receive via iReviewNow.com.
7. I authorize all notices, letters, reports, pre adverse notices, adverse notices, and other communications to be transmitted to me at iReviewNow.com or by email, and certify by my signature on the first page that transmission of such information provides sufficient proof of my receipt as I have provided a valid information where I can receive notifications that a report about me is ready for my immediate review. My failure to review, comment or dispute any information in my report within the “agreed time” shall be my certification that the report is accurate and complete as issued.
8. I understand that iReviewNow only reports the information in the report and does not make any positive, negative, placement, adverse employment or other decisions for the employer on my report, based on the information, as the employer is solely responsible for hiring, employment or other lawful decisions. I agree to go to **iReviewNow.com to register for automated notification of my report or to view the report when notified.**
9. I have had an opportunity to read or review my rights under the FCRA and other state notices found on the pages herein, other applicable regulations, state and federal laws and consult with legal counsel.
10. **ELECTRONIC SIGNATURE AUTHORIZATION:** I hereby certify that if I elect to sign electronically that it may be used by the employer, prospective employer, user, iReviewNow**®**, SecurTest**®**, Inc., their agents, or authorized third parties to rely on it as if it were my original handwritten signature.

**Important: Your Email**

**Important: Your Cell Phone #**

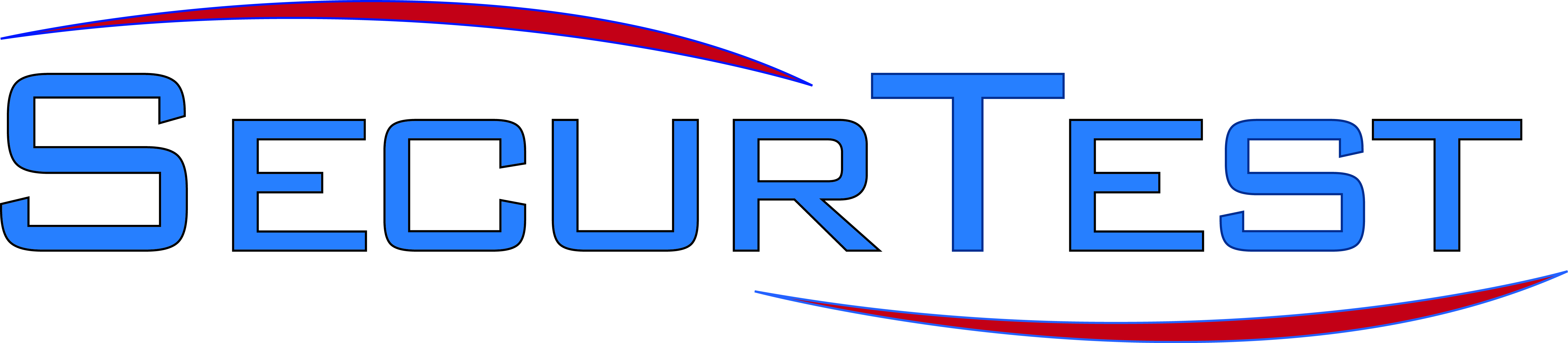
(x)

(SIGNATURE)

Date:

Date Same as date submitted if blank

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**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 you credit history**,** criminal history, social security verification, motor vehicle records (“driving records”), verification of your education or employment history, or other background checks.

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.ciaresearch.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.

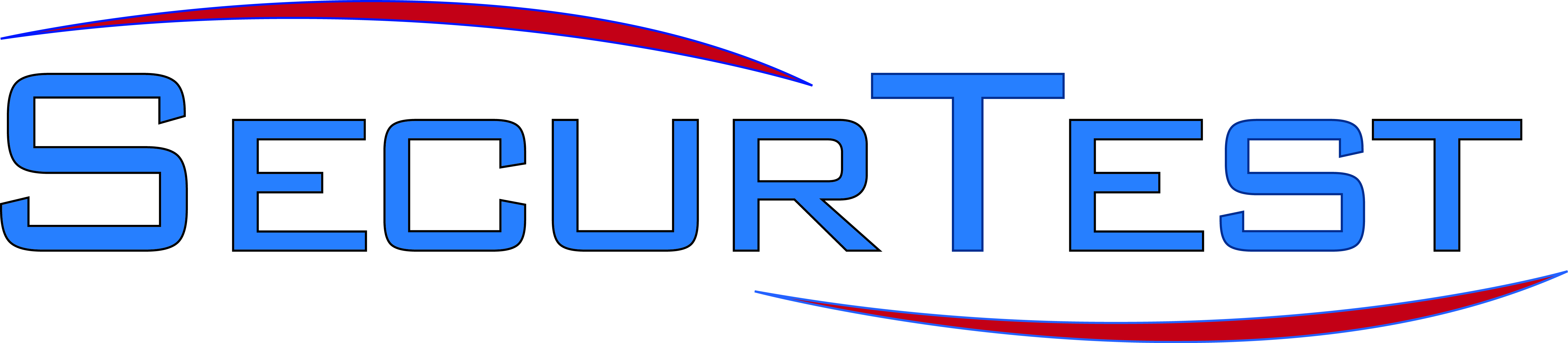
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Date Same as date submitted if blank

Date:

Rev. 092118



*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 the 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 many 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.](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:**

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| --- | --- |
| **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 | a. Office of the Comptroller of the Currency  Customer Assistance Group  1301 McKinney Street, Suite 3450  Houston, TX 77010-9050 |

|  |  |
| --- | --- |
| 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 | 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, S.W., 8th 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 |

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.

REV.09.06.18

(x)

(SIGNATURE)

Date Same as date submitted if blank

Date: