

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.

★

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. Free emails can be obtained at www.gmail.com and 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.



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
(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 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**. 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.








 (x) (SIGNATURE)	★	Date Same as date submitted if blank
		Date: ★

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 (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:**

	<input type="text"/>		Important: Your Email
	<input type="text"/>		Important: Your Cell Phone #
	(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.

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(SIGNATURE) 

Date Same as date submitted if blank	
Date:	



**STATE OF WASHINGTON
CONSUMER CREDIT REPORTING ACT
SUMMARY OF CONSUMER RIGHTS**

The State of Washington Fair Credit Reporting Act (WFCRA) 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 WFCRA. The WFCRA is modeled after the Federal Fair Credit Reporting Act. The same rights are provided under the Federal Fair Credit Reporting Act and you have received A Summary of Your Rights Under the Federal Fair Credit Reporting Act. You can get the complete text of WFCRA RCW 19.182, from the Washington Code Revisers Office, P.O. Box 40551, Olympia, WA, 98504, or online at <http://apps.leg.wa.gov/rcw/default.aspx?cite=19.182&full=true#19.182.070>.

- **You must be told if information in your file has been used against you.** If a person takes an adverse action against you that is based, in whole or in part, on information contained in a consumer report, that person must tell you, and must give you the name, address, and telephone number of the consumer reporting agency that provided the information.

- **You have a 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, although medical information may be withheld and given directly to your medical provider. You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You will not be charged for:

- a consumer report if a person has taken adverse action against you because of information in your credit report;
- the reinvestigation of information you dispute; or
- corrected reports resulting from the deletion of inaccurate or unverifiable information.

In addition, you are entitled to one free consumer report every 12 months, upon request. You may be charged a limited fee for a second or subsequent report requested by you during a 12 month period.

- **You have a right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and you notify the consumer reporting agency directly of the dispute, the consumer reporting agency will reinvestigate without charge and record the current status of the disputed information before the end of thirty business days, unless your dispute is frivolous.

- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Upon completion of the reinvestigation, if the information you disputed is found to be inaccurate or cannot be verified, the consumer reporting agency will delete the information and notify you of the correction. If the reinvestigation does not resolve your dispute, you may file with the consumer reporting agency a brief statement setting forth the nature of your dispute. The statement will be placed in your consumer file and in any subsequent report containing the information you disputed.

- **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 ten 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 WFCRA specifies those with a valid need for access.

- **You must be notified if reports are provided to employers.** A consumer reporting agency may not give out information about you to employers without your knowledge. A potential employer must make a clear and conspicuous disclosure in writing to you or obtain your consent before obtaining a report. A current employer may not receive a report unless it has given you written notice that consumer reports may be used for employment purposes.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** You may elect not to receive unsolicited “prescreened” offers for credit and insurance by using the consumer reporting agency’s notification system 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 place a security freeze on your credit report.** A security freeze prevents your credit file from being shared with potential creditors or insurance companies. You may request a security freeze by contacting the three credit bureaus, as follows: They may charge a fee for providing this service.

Equifax — 1-800-349-9960
 Experian — 1-888-397-3742
 TransUnion — 1-888-909-8872

TransUnion LLC
 P.O. Box 2000
 Chester, PA 19016
<https://freeze.transunion.com>

Experian Security Freeze
 P.O. Box 9554
 Allen, TX 75013
www.experian.com/freeze

Equifax Security Freeze
 P.O. Box 105788
 Atlanta, GA 30348
<https://www.freeze.equifax.com>

You may also contact SecurTest, Inc., the background screening provider, at (800) 445-8001 or by mail at 600 Grand Panama Blvd, Suite 202, Panama City Beach, FL 32407. SecurTest only provides the credit reports as reported by the credit bureaus.

- **You may be able to block information resulting from identity theft from appearing on your credit report.** If you are a victim of identity theft, a consumer reporting agency must permanently block misinformation resulting from that theft from appearing on your credit report. You must provide the consumer reporting agency with a copy of a police report as evidence of your claim before it can place the block on your report.
- **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 WFCRA, you may be able to sue in state or federal court.

COMPLAINTS

Any complaints by consumers under state law may be directed to:

Office of the Attorney General
 Consumer Protection Division
 800 5th Avenue, Suite 2000
 Seattle, Washington 98104-3188

Phone 1-800-551-4636 or (206) 464-6684 * Fax (206) 389-2801 * Statewide Toll-Free TDD: **800 276-9883**

Complaints May Be Made Via U.S. Mail or E-Mail .

Complaints: <http://www.atg.wa.gov/FileAComplaint.aspx>

(Include your U.S. Mail address with any complaint.)

Website & Forms: <http://www.atg.wa.gov/>



(x) (SIGNATURE) ★

Date Same as date submitted if blank
Date: ★



Notice Regarding Credit Checks Per City of New York Law

In conjunction with my application for employment with the Client, I understand that the Client intends to obtain information for employment screening purposes from a consumer reporting agency (CRA). I understand that a consumer report may be obtained from the following CRA:

SecurTest, Inc., 600 Grand Panama Blvd, Suite 202, Panama City Beach, FL 32407; tel. # 800.445.8001; www.securtest.com. A copy of their privacy policy may be requested.

Pursuant to the city of New York administrative code Section 8-102, subdivision 29, the Client informs you that it may obtain a credit report about you from the above named CRA because you are seeking employment in the following position(s), or for the following reason(s):

- A position with (i) signatory authority over third party funds or assets valued at \$10,000 or more, or (ii) fiduciary responsibility to the employer and authority to enter into financial agreements valued at \$10,000 or more on behalf of the employer;
- A position with regular duties allowing an employee to modify digital security systems designed to prevent the unauthorized use of the employer’s or client’s networks or databases;
- A non-clerical position with regular access to trade secrets or national security/intelligence information;
- The employer is required to use an individual’s consumer credit history for employment purposes under state or federal law/regulations or by a self-regulatory organization (as defined by the Securities Exchange Act of 1934);
- A position as a police officer or peace officer, or various positions with a law enforcement or investigative function at the Department of Investigation or subject to background investigation by the Department of Investigation;
- A position requiring bonding under federal, state, or city law (e.g., certain positions in finance);
- A position requiring security clearance under federal or any state law.

I acknowledge receipt of the **Notice Regarding Credit Checks Per New York City Law and A Summary of Your Rights Under the Fair Credit Reporting Act** and certify that I have read and understand these documents. I hereby authorize the Client to obtain a credit report from the above named CRA. I further acknowledge that a telephonic facsimile (FAX) or photographic copy of this authorization shall be as valid as the original.

<div style="display: flex; align-items: center;"> <div style="flex-grow: 1;"> <p>(x) (SIGNATURE) ★</p> </div> </div>	<p style="font-size: small;">Date Same as date submitted if blank</p> <p>Date: ★</p>
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A Summary of Your Rights Under New Jersey's Fair Credit Reporting Act

Under the New Jersey Fair Credit Reporting Act (NJFCRA or the "Act"), an employer, before taking adverse employment action, is required to provide the applicant or employee with a summary of their rights under the Act with respect to consumer reports or investigative consumer reports obtained for employment purposes from a consumer reporting agency (CRA). This Summary is intended to serve that purpose.

You can find the complete text of the NJCRA, N.J. Stat. §§56:11-29 – 56:11-41, at the New Jersey State Legislature's web site (<http://www.njleg.state.nj.us/>). You may have additional rights under the federal Fair Credit Reporting Act, 15 U.S.C. 1681-1681u, which is available on the Internet at the Federal Trade Commission's website (<http://www.ftc.gov>).

- **You must consent to the procurement for employment purposes of a report about you.** Before an employer can obtain a report about you from a CRA, the employer must provide you with notice that it will request the report and obtain your consent to that request. A CRA may not give out information about you to the employer, or prospective employer, without your written consent.
- **You must be told if information in your file has been used against you for employment purposes.** An employer who uses information from a consumer or investigative consumer report to take action against you -- such as denying an application for employment or terminating employment -- must tell you that its decision is based in whole or in part on the report. The employer also must provide you with a description of your rights under the NJCRA and a reasonable opportunity to dispute with the CRA any information on which the employer relied.
- **You have a right to know what is in your file.** You may request and obtain all the information about you in the file of a CRA and a list of everyone who has recently requested your file. These disclosures may be made in person, over the telephone or by any other reasonable method available to the CRA. Additionally, you are entitled to one free consumer report every 12 months, upon request. You may be charged a limited fee for a second or subsequent report requested by you during a 12 month period.
- **You have a right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and you notify the consumer reporting agency directly of the dispute, the CRA will reinvestigate without charge and record the current status of the disputed information before the end of thirty business days, unless your dispute is frivolous or irrelevant. The CRA must give you a written report of the investigation.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete or unverifiable information.** Upon completion of the reinvestigation, if the information you disputed is found to be inaccurate or cannot be verified, the CRA will delete the information within 30 days after you dispute it and notify you of the correction. If the reinvestigation does not resolve your dispute, you may file with the CRA a brief statement setting forth the nature of your dispute. The statement will be placed in your consumer file and in any subsequent report containing the information you disputed.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a CRA may not report negative information that is more than seven years old, or bankruptcies that are more than ten years old.
- **You may place a security freeze on your credit report.** A security freeze prevents your credit file from being shared with potential creditors or insurance companies. You may request a security freeze by contacting by calling the following toll-free telephone number(s): TransUnion: 888-909-8872, Experian: 888-397-3742, Equifax: 800-685-1111 (NY residents please call 1-800-349-9960). TransUnion, Experian and Equifax can also be reached at the following addresses:

TransUnion LLC
P.O. Box 2000
Chester, PA 19016
<https://freeze.transunion.com>
TransUnion — 1-888-909-8872

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
www.experian.com/freeze
Experian — 1-888-397-3742

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
<https://www.freeze.equifax.com>
Equifax — 1-800-349-9960

A fee may be charged for providing this service.

- **You may seek damages from violators.** If a CRA, or in some cases, a user of consumer reports or a furnisher of information to a CRA violates the NJFCRA, you may be able to sue in state court.


COMPLAINTS

DIVISION OF CONSUMER AFFAIRS

Department of Law and Public Safety
124 Halsey Street
Newark, NJ 07102
Phone: 800-242-5846
973-504-6200

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Date Same as date submitted if blank
Date: 

SECURTEST NOTICE REGARDING BACKGROUND CHECKS PER CALIFORNIA LAW

Client identified on page 1 (“Company”) intends to obtain information about you for employment screening purposes from a consumer reporting agency. Thus, you can expect to be the subject of “investigative consumer reports” and/or “consumer credit reports” obtained for employment purposes. Such reports may include information about your character, general reputation, personal characteristics and mode of living. With respect to any investigative consumer report from an investigative consumer reporting agency (“ICRA”), the Company may investigate the information contained in your employment application and other background information about you, including but not limited to obtaining a criminal record report, verifying references, work history, your social security number, your educational achievements, licensure, and certifications, your driving record, and other information about you, and interviewing people who are knowledgeable about you. The results of this report may be used as a factor in making employment decisions. The source of any investigative consumer report (as that term is defined under California law) will be **SecurTest, Inc., 600 Grand Panama Blvd, Suite 202, Panama City Beach, FL 32407; tel. # 800.445.8001; www.securtest.com**. The Company agrees to provide you with a copy of an investigative consumer report when required to do so under California law.

Under California Civil Code section 1786.22, you are entitled to find out what is in the Investigative Consumer Reporting Agency’s (ICRA) file on you with proper identification, as follows:



- In person, by visual inspection of your file during normal business hours and on reasonable notice. You also may request a copy of the information in person. The ICRA may not charge you more than the actual copying costs for providing you with a copy of your file.
- A summary of all information contained in the ICRA’s file on you that is required to be provided by the California Civil Code will be provided to you via telephone, if you have made a written request, with proper identification, for telephone disclosure, and the toll charge, if any, for the telephone call is prepaid by or charged directly to you.
- By requesting a copy be sent to a specified addressee by certified mail. ICRA’s complying with requests for certified mailings shall not be liable for disclosures to third parties caused by mishandling of mail after such mailings leave the ICRA’s.


“Proper Identification” includes documents such as a valid driver’s license, social security account number, military identification card, and credit cards. Only if you cannot identify yourself with such information may the ICRA require additional information concerning your employment and personal or family history in order to verify your identity.

The ICRA will provide trained personnel to explain any information furnished to you and will provide a written explanation of any coded information contained in files maintained on you. This written explanation will be provided whenever a file is provided to you for visual inspection. You may be accompanied by one other person of your choosing, who must furnish reasonable identification. An ICRA may require you to furnish a written statement granting permission to the ICRA to discuss your file in such person’s presence.

Please check this box if you would like to receive a copy of an investigative consumer report or consumer credit report at no charge if one is obtained by the Company whenever you have a right to receive such a copy under California law.

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Date Same as date submitted if blank
Date: 



AVISO SOBRE REVISIONES DE ANTECEDENTES SEGÚN LA LEY DE CALIFORNIA

El empleador ("la Empresa") (Página 1) intenta obtener información sobre usted para fines de selección de empleo de una agencia de informes del consumidor. Por consiguiente, puede esperar ser el centro de "informes investigativos del consumidor" o "informes de crédito del consumidor" obtenidos para fines laborales. Dichos informes pueden incluir información sobre su calidad moral, reputación general, características personales y modo de vida. Con respecto a los informes investigativos del consumidor provenientes de una agencia de investigación de informes del consumidor (ICRA, por sus siglas en inglés), la Empresa puede investigar la información incluida en la solicitud de empleo y otros antecedentes generales sobre usted; entre otras cosas, es posible que también se obtenga un informe de antecedentes penales; se verifiquen referencias, antecedentes laborales, número de Seguro Social, logros educativos, licencias y certificaciones, historial de manejo y otra información sobre usted; y se entrevisten a personas que lo conozcan. Los resultados de este informe pueden utilizarse como un factor para la toma de decisiones relacionadas con el empleo. La fuente de los informes investigativos del consumidor (según la definición de este término conforme a la ley de California) será **SecurTest, Inc., 600 Grand Panama Blvd, Suite 202, Panama City Beach, FL 32407; tel. # 800.445.8001; www.securtest.com**. La Empresa acuerda proporcionarle a usted una copia del informe investigativo del consumidor cuando sea necesario hacerlo conforme a la ley de California.

Según la sección 1786.22 del Código Civil de California, usted tiene derecho a averiguar el contenido sobre usted en el archivo de la agencia de informes investigativos del consumidor (ICRA) con la presentación de la identificación correspondiente, de las siguientes maneras:

- En persona, mediante inspección visual de su archivo durante el horario normal de oficina y con aviso oportuno. También puede solicitar una copia de la información en persona. Es posible que la ICRA no le cobre una cuota mayor a los costos reales de copiado por proporcionarle una copia de su archivo.
- El resumen de toda la información incluida en el archivo de la ICRA sobre usted que se le deba entregar conforme al Código Civil de California se le proporcionará por teléfono, si presentó una solicitud por escrito, con la identificación correspondiente; usted deberá prepagar o se le cobrarán directamente a usted el cargo de la divulgación telefónica y el cargo de larga distancia, si corresponde, para la llamada telefónica.
- Solicitar que se le envíe una copia a un destinatario especificado por correo postal certificado. El hecho de que la ICRA cumpla con las solicitudes de envío por correo certificado no lo responsabiliza de las divulgaciones realizadas a terceros causadas por el mal manejo de correo postal, una vez que estos envíos salen de dicha ICRA.

La "identificación correspondiente" incluye documentos como licencia de conducir válida, número de cuenta del Seguro Social, tarjeta de identificación militar y tarjetas de crédito. Solo si usted no puede identificarse mediante dicha información, la ICRA podrá solicitar información adicional sobre sus antecedentes laborales, personales o familiares a fin de verificar su identidad.

La ICRA contará con personal capacitado para explicar la información que se le proporcione y le entregará una explicación escrita de la información codificada que se incluye en los archivos que se mantienen sobre su persona. Se proporcionará esta explicación escrita siempre que se le entregue un archivo para su inspección visual. Puede estar acompañado por una persona de su elección, quien debe proporcionar identificación satisfactoria. La ICRA puede pedirle a usted que presente una declaración escrita para otorgarle permiso a la ICRA para analizar su archivo ante la presencia de dicha persona.

Marque esta casilla si desea recibir una copia de un informe investigativo del consumidor o de un informe de crédito del consumidor sin costo alguno, si la empresa obtiene uno, siempre que usted tenga derecho a recibir esta copia conforme a la ley de California.

Rev. 092118

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(SIGNATURE)

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Date Same as date submitted if blank

Date: _____

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