



CITY OF PLANO
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AN EQUAL OPPORTUNITY/ AFFIRMATIVE ACTION EMPLOYER

In processing your application for employment, or at any time during your employment period, the City of Plano may obtain a “*consumer report*” and/or an “*investigative report*” for employment purposes, as authorized by the Fair Credit Reporting Act (FCRA). Federal law requires an employer to make a disclosure statement and to obtain written authorization from the applicant/employee prior to obtaining the report. If an “*investigative consumer report*” is procured, it is available to you, upon written request, along with a summary of your rights, as defined under FCRA.

Name _____ Social Security Number _____
(Print Please) Last First Middle

Disclosure Statement

By this document, the City of Plano discloses to you that a *consumer report*, including an *investigative consumer report*, may be obtained for employment purposes as part of the pre-employment background investigation and any time during your employment period. Please sign below to signify receipt to the foregoing disclosure.

Authorization Statement

This shall authorize the procurement of a *consumer report*, including an *investigative report*, by the City of Plano as part of the pre-employment background investigation, or for employment purposes, during my employment period. If hired, this authorization shall remain on file and shall serve as an ongoing authorization for the City of Plano to procure *consumer reports* at any time during my employment period.

Investigative Report Disclosure Statement

By this document, the City of Plano discloses to you that a *consumer report*, including an *investigative consumer report* containing, but not limited to, information concerning your prior employment, character, general reputation, education, military record, criminal record, personal characteristics and mode of living, may be obtained for employment purposes as part of the pre-employment background investigation and/or for employment purposes any time during your employment period. Should an *investigative consumer report* be requested, you will have the right to demand a complete and accurate disclosure of the nature and scope of the investigation request and a written summary of your rights (see attached) under the Fair Credit Report Act. Please sign below to the foregoing disclosure and summary of your rights.

Signature of Applicant/Employee

Date

Signature of Human Resources Representative

Date

Summary of your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness and privacy of information in the files of every "consumer reporting agency" (CRA). Most CRAs are credit bureaus that gather and sell information about you -- such as if you pay your bills on time or have filed bankruptcy -- to creditors, employers, landlords and other businesses. You can find the complete text of the FCRA, 15 U.S.C. SS 1681-1681u, at the Federal Trade Commission's web site (<http://www.ftc.gov>). The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

- **You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you -- such as denying an application for credit, insurance or employment -- must tell you and give you the name, address and phone number of the CRA that provided the consumer report.
- **You can find out what is in your file.** At your request, a CRA must give you the information in your file and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within sixty (60) days of receiving notice of the action. You are also entitled to one (1) free report every twelve (12) months, upon request, if you certify that: 1) you are unemployed and plan to seek employment within sixty (60) days; 2) you are on welfare; or 3) your report is inaccurate due to fraud; otherwise, a CRA may charge up to eight (8) dollars (\$8.00).
- **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within thirty (30) days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs -- to which it has provided the data -- of any error.) The CRA must give you a written report of the investigation and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files, usually within thirty (30) days after you dispute it. However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified. If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item, unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.
- **You can dispute inaccurate items with source of the information.** If you tell anyone -- such as a creditor who reports to a CRA -- that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the source in writing, it may not continue to report the information if it is, in fact, an error.
- **Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven (7) years old; ten (10) years for bankruptcies.
- **Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA -- usually to consider an application with a creditor, insurer, employer, landlord or other business.
- **Your consent is required for reports that are provided to employers or for reports that contain medical information.** CRA may not give out information about you to your employer or prospective employer without your written consent. A CRA may not report medical information about you to creditors, insurers to employers without your permission.
- **You may choose to exclude your name from the CRA lists for unsolicited credit and insurance offers.** Credits and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two (2) years. If you so request, complete and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.
- **You may seek damages from violators.** If a CRA user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.