



Albion Borough Office

53B East State Street
Albion, PA 16401
(814) 756-3660

Para información en español, visite www.ftc.gov/credit o escriba a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave, N.W., Washington, D.C. 20580.

A Summary of Your Rights Under the Fair Credit Reporting Act

The Federal Fair Credit Reporting Act (FRCA) promote the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of 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 right under the FRCA. For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130, Federal Trade Commission, 600 Pennsylvania Ave, N.W., Washington D.C. 20580.

- **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, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit 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.ftc.gov/credit for an explanation of dispute procedures.



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- **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.ftc.gov/credit.
- **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).
- **You may seek damages for 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.ftc.gov/credit.



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States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more right under state law. For more information, contact your state or local Consumer protection agency or your state Attorney General. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center-FCRA Washington, DC 20580
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Consumer Help (FRCH) P O Box 1200 Minneapolis, MN 55480 Telephone: 888-851-1920 Website Address: www.federalreserveconsumerhelp.gov Email Address: ConsumerHelp@Federal Reserve.gov
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street, Alexandria, VA 22314/ 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture



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FAIR CREDIT REPORTING ACT DISCLOSURE AND AUTHORIZATION

DISCLOSURE

In considering you for employment, the Borough of Albion (“Albion”) may request and rely upon one or more consumer reports or investigative consumer reports about you that we obtain from a consumer reporting agency.

For explanation purposes:

- a “consumer reporting agency” is a person or business that, on a cooperative nonprofit basis, or for monetary fees or dues, regularly assembles or evaluates consumer credit information or other information on consumers for a person who has a legitimate business need for the information or intends to use the information for employment purposes.
- a “consumer report” is a written, oral or other communication of any information by a consumer reporting agency bearing on your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in making an employment-related decision about you. Such information may include, for example, credit information, criminal history reports, or driving records.
- an “investigative consumer report” is a consumer report in which information on your character, general reputation, personal characteristics, or mode of living is obtained through personal interviews with your prior employers, neighbors, friends, or associates, or with others who may have knowledge concerning any such items of information.

Under the Fair Credit Reporting Act (“FCRA”), before Albion can obtain a consumer report or investigative consumer report about you for employment purposes, we must have your written authorization. You have the right to make a written request within a reasonable period for a complete and accurate disclosure by Albion of the nature or scope of any investigation requested by Albion of a consumer reporting agency. Before we take adverse action on the basis, in whole or in part, of information in a consumer or investigative consumer report, you will be provided a copy of that report, the name, address, and telephone number of the consumer reporting agency, and a summary of your rights under FCRA.

AUTHORIZATION

I have read and understand the foregoing Disclosure and authorize Albion to obtain and rely upon consumer reports or investigative consumer reports in considering me for employment.

Signature

Date



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APPLICATION FOR EMPLOYMENT

The Borough of Albion is an Equal Opportunity Employer. You are not required to give any information on this form that is prohibited by applicable laws.

Complete this application in full. Use an additional sheet if this form does not provide sufficient space for you to complete your answer to and item.

1. PERSONAL INFORMATION

a. Full Name: _____ Phone Number: _____

Present Address: _____
(City) (State) (Zip Code)

Permanent Address: _____
(City) (State) (Zip Code)

b. Were you referred by someone? _____ If "Yes", please list by whom _____

c. Are you over 18 years of age? _____ If "No", please list your date of birth: _____

d. Have you ever been convicted of a felony or misdemeanor? _____ If "Yes", please explain _____

(A criminal conviction will not absolutely bar you from employment, but it will be considered in relation to specific job requirements.)

e. Please list any other names by which you have been known (do not include maiden names): _____

2. EMPLOYMENT DESIRED

a. Position: _____ Date you can start: _____ Salary desired: _____

b. Are you employed now? _____ If so, may we inquire of your present employer? _____

c. Do you have a legal right to accept employment in the United States? _____ If "No", please explain: _____

d. Have you ever applied to the Borough of Albion before? _____ If so, where and when? _____

e. Have you ever worked for the Borough of Albion before? _____ If "Yes", please give dates and positions(s) you held: _____



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3. EDUCATION HISTORY

	Name and Location of School	Subjects Studied	Did you Graduate?
High School			
College			
Trade, Business or Other School			

4. GENERAL INFORMATION

- a. Please briefly list any subjects of special study or research work that relate to the position for which you are applying: _____

- b. Please briefly list any special training which you have completed that relates to the position for which you are applying: _____

- c. Please briefly list any skills you have that relate to the position for which you are applying:

- d. Have you ever served in any branch of the military service? _____ If "Yes", please list branch and dates of service: _____ Rank at discharge: _____ Type of discharge: _____



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5. FORMER EMPLOYERS

Please list your last employers, starting with your most recent employer first.

Employer's Name & Address	Salary	Kind of Work	Date Started	Date Left	Reason for Leaving

6. PERSONAL REFERENCES

a. Name _____ Phone _____

Address _____

b. Name _____ Phone _____

Address _____

c. Name _____ Phone _____

Address _____



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7. **CERTIFICATION**

I hereby certify that the foregoing statements and the information reflected in my resume are true and correct to the best of my knowledge and belief, and hereby grant the Borough of Albion (Albion) permission to verify such answers and investigate work and personal reference. I understand that any false statements on this application or in any interview may be considered sufficient cause for rejection of this application or for dismissal if such false information is discovered subsequent to my employment.

I understand that no representation made by Albion or its supervisors, whether in writing or made orally, constitutes a contract of employment or implies any promise or limitation regarding specific policies or benefits, etc., or limits Albion's right to discharge me without notice or liability to me for salary or wages, except such as may have been earned up to the date of termination of service.

I understand that if I am offered a position of employment at Albion and am subsequently hired, the following conditions apply.

- The offer is contingent upon successful completion of any pre-employment screening procedures.
- My salary, wages, benefits and other terms or conditions of employment are subject to change by Albion and, if hired, I will be notified of these changes.
- I will be required to provide verification of eligibility to work in the United States as a condition of employment.
- I hereby agree to take a physical and other examinations whenever required by Albion.
- Albion has established a smoke free environment in many areas of the organization and has banned the use of all smoking materials in these areas by employees while on the premises.
- I agree to abide by the rules and regulations of Albion.

I authorize the employers, school or persons named in my application and/or resume to give any information regarding my previous employment, professional abilities, character, general reputation and personal characteristics. I hereby authorize and grant the Borough of Albion permission to verify such information.

SIGNED: _____ DATED: _____