RELEASE AUTHORIZATION AND FAIR CREDIT REPORTING ACT DISCLOSURE [FOR EMPLOYMENT PURPOSES]

The applicant for employment acknowledges that this company may now, or at any time while employed, verify information within the application, resume or contract for employment. In the event that information from the report is utilized in whole or in part in making an *adverse decision*, before making the adverse decision, we will provide to you a copy of the consumer report and a description in writing of your rights under the Fair Credit Reporting Act,15 U.S.C. § 1681 *et seq*.

Please be advised that we may also obtain an *investigative consumer report* including information as to your character, general reputation, personal characteristics, and mode of living. This information may be obtained by contacting your present and previous employers or references supplied by you. Please be advised that you have the right to request, in writing, within a reasonable time, that we make a complete and accurate disclosure of the nature and scope of the information requested.

Additional information concerning the Fair Credit Reporting Act, 15 U.S.C. § 1681 *et seq.*, is available at the Federal Trade Commission's web site (http://www.ftc.gov).

By signing below, I hereby authorize all entities having information about me, including present and former employers, personal references, criminal justice agencies, departments of motor vehicles, schools, licensing agencies, and credit reporting agencies, to release such information to the company or any of its affiliates or carriers. I acknowledge and agree that this Release and Authorization shall remain valid and in effect during the term of my contract.

Authorization shall remain valid and in effect during the term of my contract.			
For Maine and New York Ap Upon request, you will be info of the consumer reporting ager	rmed whether or not a consumer i	report was requested,	and if such a report was requested, the name and address
Maine residents will be provi	ded a copy of your rights under	the Maine Fair Cre	dit Reporting Act.
For Washington Applicants of The consumer reporting agency consumer compliance officer of	y which furnished the report is Bu	usiness Information G	roup, P.O. Box 541, Southampton, PA, 18966; for
	nd Oklahoma Applicants Only be obtained through Business Info	ormation Group, P.O.	Box 541, Southampton, PA, 18966.
If a consumer credit report is	s obtained, I understand that I am	entitled to receive a c	opy. I have indicated below whether I would like a copy
If an investigative consumer is below whether I would like a c			nd that I am entitled to receive a copy. I have indicated
copy of the consumer report ar		consumer report, it wi	ll be sent within three (3) days of the employer receiving report within seven (7) days of the employer's receipt of
Last Name	First Name		_ Middle Initial
Home Address		City	Zip Code
County	State	Social Security N	(umber

For Identification Purposes: Month of Birth ______ Day of Month Born _____ Year _____

Authorizing Signature ______ Print Name _____

Today's Date _____