

Guidelines for Conducting Criminal Background Checks

Through funding from the North Carolina Governor's Crime Commission, the North Carolina Coalition Against Domestic Violence will provide local domestic violence service providers with the training and support to perform confidential criminal background checks, free of charge.

To support agencies in conducting criminal background checks in a manner that is safe, confidential, and in compliance with federal law, NCCADV has developed the following best practice guidelines.



Introduction

Survivors of domestic violence and their children are a vulnerable population who often endure horrific levels of abuse and trauma. According to the North Carolina Council for Women, in 2009-2010, 66,320 people sought assistance and support from domestic violence service providers across North Carolinaⁱ. The North Carolina Council for Women also cites that 45% (6,047) of the residents in North Carolina domestic violence shelters were children. For many children exposed to domestic violence, the violence interrupts their experience of consistent safety and care, and creates an environment of uncertainty and helplessnessⁱⁱ. It is therefore critical for shelters to ensure that children within shelter are safe.

One method for increasing safety within the shelter setting is to adequately screen employees, volunteers and interns, particularly those working with children. The North Carolina Center for Nonprofits urges nonprofits to “conduct background checks on employees and volunteers, particularly if their positions involve working with vulnerable populations, performing financial duties, or handling other sensitive matters.”ⁱⁱⁱ Criminal background and sex offender registry checks serve to enhance the selection process for current and prospective personnel interested in working, interning or volunteering with a domestic violence agency. These checks can compliment traditional screening methods such as interviews and reference checks, and serve to further ensure the safety of children.

Through funding from the North Carolina Governor’s Crime Commission, the North Carolina Coalition Against Domestic Violence will provide local domestic violence service providers with the training and support to perform confidential criminal background checks, free of charge. This service is exclusively for screening persons interested in working with a domestic violence service provider as employee, volunteer, intern or contracted vendor. This service cannot be used to screen victims or shelter residents. Given that the purpose of this initiative is to improve and support safety provisions for children, NCCADV recommends, at minimum, screening all personnel involved with children’s programming or those volunteer and staff who interact with children at your agency. During a focus group conducted with local North Carolina domestic violence service providers who currently utilize criminal background checks, agencies cited screening a continuum of individuals who come into contact with children at their agency: current employees; potential hires and volunteers; vendors contracted with their agency; college interns; and members of the board of directors.

To support agencies in conducting criminal background checks in a manner that is safe, confidential, and in compliance with federal law, NCCADV has developed the following best practice guidelines. Prior to initiating criminal background checks, NCCADV encourages all users to review the following recommendations and determine any appropriate modifications to the agency’s current human resources policies and procedures.

Guidelines

The guidelines address four components of the background screening service. These include: (1) Agency Preparation, (2) Compliance to Fair Credit Reporting Act, (3) Screening Procedures, and (4) Handling the Results.

How does my agency prepare for the background check service?

Agency Preparation

Agencies should consider criminal background check as an additional tool in your toolbox to assist in making a more informed decision about appropriate staff to serve the adults and children receiving support. However, it is important to make sure certain standards are put into place before instituting the criminal background check into agencies' current hiring practices:

- Appropriate agency staff is encouraged to audit the decision-making process for new hires, retention of current personnel^{iv}. The criteria to evaluate an applicant seeking a staff or volunteer position should be clearly defined and based on the applicant's ability to meet job requirements outlined in the agency's job description^v. The policies and procedures for the retention of current personnel should be clearly articulated and based on regular performance reviews.
- Appropriate agency staff is encouraged to re-visit existing confidentiality and management of sensitive information protocol with staff to ensure strict adherence to those requirements.
- The Executive Director should then identify which staff member(s) will be responsible for coordinating the criminal background check process and manage associated hard copy documents and electronic files. Agencies that conduct criminal background checks often assign this responsibility to the Executive Director, managerial team member, or human resource personnel. To ensure that criminal background check hardcopy documents and electronic files are secure, agencies are encouraged to outline procedures that will help decrease the likelihood of unauthorized access or disclosure of applicant information. The procedures should include the following:

- Staff overseeing criminal background checks will store all criminal background documentation in a binder located in a lock-and-key file cabinet inaccessible to unauthorized personnel.
 - All documentation related to criminal history will be stored separate from an individual's personnel file and be purged in manner consistent with confidentiality policies. Each signed disclosure form must be stored for a minimum of five years^{vi}.
 - Access to electronic documentation associated with criminal background checks will be password protected
- It is at the agency's discretion to identify the category of personnel subjected to criminal background checks and to specify this information in policy. As stated previously, NCCADV strongly recommends screening all children's programming personnel as well as other workers or volunteers who have contact with children at the agency. *However, in cases for new hires, agencies should only conduct a criminal background check on the applicant that has been offered the position with the agency. It is against fair labor laws to conduct criminal background check on all applicants for one position and use those findings as a measure to narrow the applicant pool.*
 - The agency must also determine which types of offenses and findings yielded by criminal background checks will be grounds for limiting certain job responsibilities, rejection, or termination. Agencies should also research if any funders, insurers, licensing or regulatory agencies have identified specific criminal offenses that would disqualify personnel or applicants from some assignments^{vii}. For example, a conviction of a driving under the influence (DUI) may prohibit the individual from using agency cars or duties related to transportation.
 - Agencies must be consistent in the application of criminal background checks and associated policies, procedures and criteria. It should be communicated in written documentation to applicants that the status of employment, volunteering, etc. is conditional and contingent on the outcome of the criminal background check.

Will the service be compliant with the Fair Credit Reporting Act?

Compliance to Fair Credit Reporting Act (FCRA)

The criminal background checks, coordinated by a third-party Consumer Report Agency (CRA) like IntelliCorp Records, are classified as a consumer report under the federal Fair Credit Reporting Act (FCRA). A consumer report contains information about your personal and credit characteristics, character, general reputation and lifestyle^{viii}. Considering that individuals are

sharing confidential information, agencies have to make certain sufficient documentation is read and signed to confirm an agreement between applicants and agencies of mutual rights and responsibilities pertaining to the criminal background checks.

To fulfill compliance to the FCRA, agencies must:

- Provide disclosure and obtain written consent, as evidenced in Appendix 1: Criminal Background Check Form;
- Communicate certification to the consumer reporting¹ agency ;Provide documents before adverse action², as found in Appendix 2: Preliminary Notice of Adverse Action;
- Provide notice after adverse action, as found in Appendix 3: Notice of Adverse Action;
- Provide “A Summary of Your Rights Under the Fair Credit Reporting Act”, as found in Appendix 4.

What are the background screening procedures?

Screening Procedures

As mentioned in prior correspondences, NCCADV is contracting with IntelliCorp to provide the criminal background check service. After participating in the IntelliCorp webinar training and establishing agency policies as previously instructed, agencies can officially start using the appropriate documentation to perform the criminal background checks. Once your agency has received signed documentation from designated personnel, your agency is ready to perform the criminal background check, accessible on the IntelliCorp website.

Once the findings of the criminal background are released, your agency can now commence the review process. When analyzing the criminal background information, the Nonprofit Risk Management Center recommends for agencies to bear in mind the following factors in evaluating criminal history^{ix}:

- “How does the nature of the criminal offense jeopardize the safety of children and families?”
- The age of an individual at the time of the offense
- Societal conditions that may have contributed to the nature of the conduct
- The probability that an individual will continue the type of behavior in question
- The individual’s commitment to rehabilitation and to changing the behavior in question

¹ Agency affirm they will not misuse any information in the report in violation of federal or state equal employment opportunity laws or regulations

² “denying a job application, reassigning or terminating an employee or denying a promotion”

Both arrests and convictions are reported on criminal background checks. The Nonprofit Risk Management Center specifies that agencies should only take into account convictions as opposed to arrests when evaluating a criminal history^x. Arrests and convictions are treated differently because a conviction means guilt has been proven and judgment was rendered. On the other hand, an arrest suggests a person was held in custody under the suspicion of committing a crime but had not been proven in court. Agencies can consider arrests in pending cases where the nature of alleged crime would be objectionable to organizational standards. For instance, a contracted vendor is arrested for child pornography but has yet to be convicted. This could be a cause of concern for the agency and thus the agency can determine that their staffing needs are immediate and cannot delay those needs awaiting a final judgment from the court.

Nevertheless, if an individual so chooses, he/she is afforded the opportunity to disclose their knowledge of any arrests or charges present on his/her criminal background check on the criminal background form (see Appendix 1: Criminal Background Check Form). This gives the applicant the option of providing an explanation for a criminal charge, prior to the criminal background check. Agencies have the discretion to determine if inaccurate information or omission of criminal history will be grounds for disqualification or termination.

What do you do after the negative results come back?

Addressing Negative Findings

The criminal background checks may produce findings that render your agency unable to employ, hire or allow an individual to volunteer. The policies and procedures pertaining to termination for staff and volunteer and rejection of prospective staff and volunteers should be clearly outlined in your policy. After following the proper procedures spelled out in your policy to assess the individual, agencies must inform the individual their application is being rejected or that they are being terminated from their current position. Under the provisions of the Fair Credit Reporting Act, before taking action, agencies are mandated:

- To notify the individual that the criminal background is the sole reason or part of the reason for rejection or termination from a job^{xi}.
- Advise the person of these circumstances by way of Preliminary Notice Of Adverse Action (see appendix). Along with this document, the individual should receive a copy of their criminal background findings and a copy of A Summary of Your Rights Under the Fair Credit Reporting Act.

After taking action, the agency must give individual notice—orally, in writing, or electronically—that

the action has been taken, as found in Appendix 3: Notice of Adverse Action.

Criminal background checks are not without imperfections. There are occasions of misidentification and other cross-referencing inaccuracies with criminal background checks. Under the FCRA, individuals have the right to dispute the findings of the criminal background checks and attempt to rectify the reporting. In accordance with federal law, IntelliCorp has 30 days from the receipt of a properly completed Reinvestigation Request to resolve the dispute (see Appendix 5). The candidate may request a copy of the resolution be sent to the employer requesting the background check. The contact information to file a dispute with IntelliCorp is found in the Preliminary Notice of Adverse Action and Notice of Adverse Action.

Remember, if other issues not relevant to the criminal background preclude your agency from hiring or allowing someone to volunteer, use your current procedures to reject or terminate a position.

Credits and Acknowledgements

North Carolina Coalition Against Domestic Violence (NCCADV) would like to offer special thanks to the North Carolina Governor’s Crime Commission, North Carolina Center for Nonprofits, Nonprofit Risk Management Center, IntelliCorp, and LexisNexis for their assistance in the coordination of this service. NCCADV would like to also extend our gratitude to the following domestic violence service providers that participated in the focus groups, which assisted in crafting the coordination of the criminal background check service:

- Helpmate
- Oasis Inc.
- Family Crisis Council
- Turning Point of Union County
- Safe Haven Person County
- Family Violence & Rape Crisis Service
- Safe Space
- InterAct
- Wesley Shelter

ⁱ North Carolina Council for Women/Domestic Violence Commission, Statistical Bulletin 2009-2010

ⁱⁱ National Center for Children Exposed to Violence

ⁱⁱⁱ North Carolina Center for Nonprofits, Principles and Practices for Nonprofit Excellence (2011)

^{iv} LexisNexis Screening Solutions, White Paper: Establishing a Best-Practices Background Screening Program (2005)

^v LexisNexis Screening Solutions, White Paper: Establishing a Best-Practices Background Screening Program (2005)

^{vi} IntelliCorp FAQ Compliance

^{vii} Nonprofit Risk Management Center, “Checking Criminal Histories: Considerations Before You Begin” (1998)

^{viii} Federal Trade Commission, Using Consumer Reports: What Employers Need to Know, FTC Facts for Business (1999)

^{ix} Nonprofit Risk Management Center, “Checking Criminal Histories: Considerations Before You Begin” (1998)

^x Nonprofit Risk Management Center, “Checking Criminal Histories: Considerations Before You Begin” (1998)

DISCLOSURE AND AUTHORIZATION FORM TO OBTAIN CONSUMER REPORTS FOR EMPLOYMENT PURPOSES

Please Read Carefully Before Signing the Authorization

DISCLOSURE

In considering you for employment and, if you are employed, in considering you for subsequent promotion, assignment, reassignment, retention, or discipline, [**INSERT NAME OF COMPANY**] (“the Company”) may request and rely upon one or more consumer reports or investigative consumer reports about you that we obtain from a consumer reporting agency, such as IntelliCorp Records, Inc.

For explanation 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; and
- 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. In the event an investigative consumer report is requested about you, you are entitled to additional disclosures regarding the nature and scope of the investigation requested, as well as a written summary of your rights under the Fair Credit Reporting Act (“FCRA”).

Under the FCRA, before the Company can obtain a consumer report or investigative consumer report about you for employment purposes, we must have your written authorization. Before we take adverse action on the basis, in whole or in part, of information in that 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 the FCRA.

AUTHORIZATION

I have read and understand the foregoing Disclosure, and authorize the Company to obtain and rely upon consumer reports or investigative consumer reports in considering me for employment and, if I am employed, in considering me for subsequent promotion, assignment, reassignment, retention, or discipline. By my signature below, I authorize the Company to obtain any such reports and to share the information received with any person involved in the employment decision about me.

I do _____ do not _____ authorize you to contact *my current* employer for Employment and Reference Verifications

(This will authorize immediate inquiries to the Human Resources Department and to any listed supervisors or references in the Employment/Reference Section of your application.)

I also agree that this Disclosure and Authorization in original, faxed, photocopied, or electronic (including electronically signed) form will be valid for any consumer reports or investigative consumer reports that may be requested about me by or on behalf of the Company.

Applicant Signature

Date

Personal Data

Last Name

First Name

Middle Name

Current Address

Dates Lived Here

Addresses for the Past Seven Years: (include street, city, state, zip code)

Dates of Residence:

Date of Birth

Other Names Used (including maiden name)

Years Used

Social Security Number

Driver's License #

State

Email address (may be used for official correspondence)

I have the right to make a request to **IntelliCorp Records, Inc**, upon proper identification, to request the nature and substance of all information in its files on me at the time of my request, including sources of information, and the recipients of any reports on me which **IntelliCorp Records, Inc** has previously furnished within the two year period preceding my request.

I certify that all of elements of the personal data I have provided are true, accurate and complete. I understand and agree that any omission, false statement, misleading statement, or answer made by me on my application or any supplements to it and in any interviews will be sufficient grounds for rejection of employment and my discharge after employment.

Printed Name

Applicant Signature

Date

INFORMATION FOR INTELLICORP CUSTOMERS ON ADDITIONAL STATE LAW REQUIREMENTS

DISCLAIMER: THE DISCLOSURE AND AUTHORIZATION FORM, AND THE DISCUSSION OF STATE REQUIREMENTS BELOW, ARE NOT MEANT TO PROVIDE LEGAL ADVICE OF ANY KIND. LEGAL ADVICE SHOULD BE SOUGHT FROM YOUR ATTORNEY IN CONNECTION WITH THE USE OF THESE FORMS OR THE DETERMINATION OF STATE LAW REQUIREMENTS THAT MAY BE APPLICABLE TO YOU. INTELLICORP RECORDS, INC. MAKES NO CLAIMS, PROMISES OR GUARANTEES ABOUT THE ACCURACY, COMPLETENESS, OR ADEQUACY OF THE INFORMATION CONTAINED HEREIN.

IN ADDITION TO THE FOREGOING DISCLOSURE AND AUTHORIZATION FORM NEEDED TO COMPLY WITH THE FEDERAL FAIR CREDIT REPORTING ACT, VARIOUS STATES IMPOSE ADDITIONAL DISCLOSURE OR OTHER OBLIGATIONS ON EMPLOYERS WHEN THEY OBTAIN CONSUMER REPORTS OR INVESTIGATIVE CONSUMER REPORTS ON EMPLOYEES OR APPLICANTS.

THE FOLLOWING IS A SUMMARY OF POSSIBLE STATE REQUIREMENTS.

- 1. WITH REGARD TO INDIVIDUALS WHO ARE OR WILL BE EMPLOYED IN CALIFORNIA, MINNESOTA, AND OKLAHOMA, you should add the following language to the end of the Authorization:**
 - You may request a free copy of any consumer report or investigative consumer report we obtain on you by checking the box.

- 2. WITH REGARD TO INDIVIDUALS WHO ARE OR WILL BE EMPLOYED IN CALIFORNIA:**

Under California Civil Code §§ 1786.16(a)(2) and 1786.22, the following additional disclosure should be provided before procuring a consumer report:

We will be obtaining a consumer report from [name, address, and telephone number of the consumer reporting agency]. You have the right to request from that agency, upon proper identification, the nature and substance of all information in its files on you, including the sources of information, and the recipients of any reports on you, which the agency has previously furnished within the three-year period preceding your request. You may view the file maintained on you by the agency during normal business hours. You may also

obtain a copy of this file upon submitting proper identification and paying the costs of duplication services. Upon making a written request, you may receive a summary of your report via telephone.

3. WITH REGARD TO INDIVIDUALS WHO ARE OR WILL BE EMPLOYED IN NEW YORK:

Under Article 25 Section 380-g of the New York General Business Law, if an employer receives a consumer report containing criminal conviction information, the employer must provide the applicant or employee who is the subject of the report, a printed or electronic copy of Article 23-A of the New York Correction Law, which governs the employment of persons previously convicted of one or more criminal offenses.

ADDITIONAL NOTES:

- A. If you intend to obtain a “credit report” to be used for employment purposes, you should be aware that a number of states have enacted laws to limit the use of such reports, and other states are considering such legislation. A ‘credit report’ is a type of consumer report that contains information on a consumer’s credit worthiness, credit standing, or credit capacity. A good source of information about state law restrictions on the use of credit reports for employment purposes is:**

<http://www.ncsl.org/issues-research/banking/use-of-credit-information-in-employment-2011-legis.aspx>

- B. A number of states, through statutes or administrative regulations, also impose limitations on employers asking applicants about arrests and/or convictions. You should review your state’s laws and regulations in this regard.**

PRELIMINARY NOTICE OF ADVERSE ACTION (Sample)

<Company Letterhead>

<Date>

<Applicant Name>

<Address>

<City, State, ZIP>

Dear <Applicant>

Enclosed is a Consumer Report requested by <Company Name> in connection with your <application for employment> <current employment>. In addition to your Consumer Report, "*A Summary of Your Rights Under the Fair Credit Reporting Act*," as published by the Consumer Financial Protection Bureau (CFPB), has also been included.

A preliminary decision has been made to<not employ you> <not continue your employment>. This preliminary decision was based, either in whole or in part, on the past criminal conduct contained in your Consumer Report.

In order to thoroughly evaluate your candidacy in light of these records, <Company Name>, is extending an invitation to you so that we may conduct an individualized evaluation. This assessment will provide an opportunity for you to demonstrate that the criminal records identified in your Consumer Report may not relate to you, may be inaccurate, or may not relate to the position you are seeking.

At your soonest opportunity, please contact <HR Personnel> at <###-###-#### and/or hrcontact@company.com> to schedule an appointment time for your assessment.

If you fail to respond to our request for an individualized assessment within <10 days> of this notice, our final decision will be made without your input <; this may result in the termination of your current employment>< which may result in us not taking favorable personnel action with respect to your employment >< and we will be unable to offer you employment with our organization>.

Sincerely,

<Company Representative Name>

<Title>

Enclosure

A copy of your background check report

A Summary of Your Rights Under the Fair Credit Reporting Act

NOTICE OF ADVERSE ACTION (Sample)

<Company Letterhead>

<Date>

<Applicant Name>

<Address>

<City, State, ZIP>

Dear <Applicant>,

<Thank you for providing us with additional information in response to our earlier request.><We are sorry that we did not receive additional information from you in response to our earlier request.>

Based on the information we considered, we regret to advise that we are unable to <offer you employment><offer you continued employment><take favorable personnel action with respect to your employment.>

The consumer reporting agency that furnished the report which served as a factor in our decision is:

IntelliCorp Records, Inc
3000 Auburn Dr, Suite 410
Beachwood, OH 44122
888-946-8355

Note that IntelliCorp Records, Inc did not make the decision to take the adverse action and is unable to provide specific reasons for the adverse action. However, if you wish to dispute the accuracy and completeness of your consumer report, in accordance with section 611 [§ 1681i], you have the right to contact IntelliCorp Records to initiate this process.

In addition, if you wish to obtain a free copy of your consumer report, under section 612 [§ 1681j] of the FCRA, you have the right, within 60 days of this communication, to contact IntelliCorp Records, Inc. and make this request.

Sincerely,

<Company Representative Name>

<Title>

Enclosure

A Summary of Your Rights Under the Fair Credit Reporting Act

Para información en español, visite www.consumerfinance.gov/learnmore o escriba 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 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 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 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 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.
- **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 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 military personnel have additional rights.** For more information, visit 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:

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 NW Washington, DC 20552 b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357

<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>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 25 A of the Federal Reserve Act</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box # 11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Protection Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>



REINVESTIGATION REQUEST

Section A: Consumer Information

Please complete all fields except as noted.

Full Name: First: Middle: Last:

(Check one if applicable): Jr. Sr. Date of Birth:

Social Security Number:

Full Current Address: (Information will be mailed to this address)

Street Address: Apt. #:

City: State: Zip:

Phone Numbers (Optional):

Home: (Area Code) (Number) Work: (Area Code) (Number) Mobile: (Area Code) (Number)

Current Email Address (Optional):

- Check here to have the results of your dispute reinvestigation delivered via email to the address specified above.
 Check here to have the results of your dispute reinvestigation sent to the company that made the original request.

Section B: Disputed Information

You may include supporting documentation – i.e. expungement papers or other court documents to support your dispute. Per the Fair Credit Reporting Act (FCRA), reinvestigations of disputes may take up to 30 days.

Provide a description of the item(s) that you are disputing.

Section C: Authorization Release

Please complete the following release to authorize the reinvestigation.

I, ,
(your name), authorize the release of any information to IntelliCorp Records, Inc. and its agents, pertaining to my background check for volunteering/ employment / residency in the course of the reinvestigation that I have requested.

Signature: _____

Date: _____

Please mail, fax or e-mail this completed form to:

IntelliCorp Records, Inc.
Attn: Compliance Department
3000 Auburn Drive, Suite 410
Beachwood, Ohio 44122
Phone: 866-202-1436
Fax: 216-450-5279
E-Mail: reinvestigation@intellicorp.net



Important Consumer Information

Upon receipt of the properly completed Reinvestigation Request form IntelliCorp will complete the investigation of this dispute.

In accordance with Federal law, IntelliCorp has 30 days from the receipt of the properly completed documentation to complete the reinvestigation. (This period may be extended by an additional 15 days if you provide information relevant to the investigation).

Upon completion of the reinvestigation you will receive a letter comprised of the following information:

- The company (including name and business address) that requested your consumer report
- The date the company requested your consumer report
- The source of the records found in your consumer report
- A statement indicating the reinvestigation has been completed
- Details regarding how the reinvestigation was completed
- A copy of your consumer report that is based upon your report as that file is revised as a result of the reinvestigation
- A statement, upon request, that includes a description of the procedure used to determine the accuracy and completeness of the file
- A statement, upon request, that you have a right to have notifications sent to any company that has viewed your record through IntelliCorp within the last 2 years for employment purposes or the last 6 months for any purpose
- Notification that you have the right to add a brief and concise statement to the file disputing the accuracy of the information if the reinvestigation does not resolve your dispute

If you have any questions or concerns in the interim, please contact IntelliCorp's Compliance Department at 866-202-1436.

Para información en español, visite 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 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 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 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 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.
- **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 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 military personnel have additional rights.** For more information, visit 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:

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

<p>operating under section 25 or 25 A of the Federal Reserve Act</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>(DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Protection Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>