

## **Dear Hospice Volunteer Applicant:**

Thank you for your interest in volunteering with PeaceHealth Hospice. Volunteering can be a rewarding and fulfilling experience that will stay with you throughout your lifetime. We are seeking volunteers who will carry out our mission with cooperation, compassion, and enthusiasm. Your contribution as a volunteer will be significant in providing the quality care for which we strive.

Please keep in mind the following if you wish to be considered for the volunteer training program:

- There is an interview and screening process prior to admittance into the class. This process includes an application, interview, reference checks and criminal background checks and takes from a week to three weeks to complete. An Employee Health screening will be done after training before placement into your volunteer role.
- Hospice is a highly regulated program. Requirements for becoming a volunteer include
  the intensive hospice volunteer training, reading all training material, and committing to
  volunteer for at least one year following the training. Volunteers are considered nonpaid staff; therefore, including the above requirements, monthly documentation and
  annual competency and confidentiality requirements are also required.
- Acceptance into the program is based on your experience and your availability as well as your listening, communication, and interpersonal skills. Your emotional maturity, dependability, flexibility, and non-judgmental approach will be highly valued. You must also agree to follow strict confidentiality (HIPAA) requirements in this position.
- Be certain that you are ready to make the minimum one-year commitment of one 4-hour shift per week to be a volunteer. Evaluate your current obligations to be sure this is a good time for you to commit. It is important that volunteers be dependable and treat their assignments seriously. If this is a good time for you to begin volunteering, please complete the attached volunteer application form, including non-family references and authorization for background checks, and return them to our office.

Volunteer placement is contingent upon skills, previous work & volunteer experience, and available openings. Volunteering is a wonderful way to expand your horizons, help people, and give back to our community. We look forward to meeting you.

Sincerely,

PEACEHEALTH HOSPICE VOLUNTEER SERVICES

Email: RSSW-HospiceVolunteerServices@peacehealth.org

Clark County Office: 5400 MacArthur Blvd., Vancouver, WA 98668 360-696-5069 Cowlitz County Office: 1035 11th Avenue, Longview, WA 98632 360-636-8908

# Home and Community



# **VOLUNTEER APPLICATION**

Please complete entire form with as much detail as possible. Use additional paper if necessary.

PERSON	IAL INFORMATI	ION	Date	e:		
Name:	(Last)	( Firs	t)	(M.I.)		(Nickname)
Street Add	ress:					
City, State,	, Zip:					
Birthdate:		E-mail:				
Home Phor	ne:	Cell Phone:	Work	Phone:	Email:	
Emergency	Contact Name	Phone	<u> </u>		Relationship	
Are you a v	eteran?	If so, w	hat branch?			
How did yo	u learn about Peace	Health Hospic	e Volunteer Serv	vices?		
Volunteer	roles of interest to y	ou:				
Ray H	ickey House Receptioni	ist 🔲	In-Home Respite C	Care	☐ Pet Pea	ice of Mind
☐ Ray H	ickey House Patient Ca	re 🔲	Facility Friendly Vi	sits	☐ Pet Pari	tners
☐ Stepp	ing Stones Group Facili	tator 🔲	Quilting/Pillowcas	e Projects	☐ Office/0	Clerical
☐ Video	Interviews and Editing		Veteran-to-Vetera	n / WHV	Other_	
	e that certain volunte			of of current Was	hington State lice	nsing, CPR or other
3 weeks to c		portion of the	training before v	ve meet togeth	ner for the second	ession and you have d in-person session. pecific training as
YES 🗆	NO Are you able to	come to both	sessions and co	mplete all of th	ne online training	g at this time?
□ YES □	NO Can you comm	it to volunteer	ring at least 2 to	4 hours per we	ek for a year follo	owing the training?
	care organization, P id-19 and to receive			ees, contracto	rs and volunteer	s to be vaccinated
☐ YES ☐	NO Are you willing	to adhere to I	PeaceHealth's va	accination polic	:y?	

# Days and times available:

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Mornings							
Afternoons							
Evenings							

Have you had a significant loss—death, divorce, or sep	aration—in the last 12 months? Please exp	lain.	
Have you ever spent time with someone who is declini like for you.	ing from a terminally illness? Please describ	e what that experience was	
Have you ever been with someone while they were act	tively dying? Please describe what that exp	erience was like for you.	
What special qualitiesbeliefs, skills, talents, knowledge Hospice program?	ge, experience, foreign language, music, cra	aftsdo you bring to the	
Education: Highest grade completed?  Degrees/Special Training?			
Work and Volunteer History: What jobs have you held	in the past and in what industries?		
Are you currently a student? Planning to return to school soon? Field of Study:	Are you currently employed?  Full-Time Part-Time  Occupation:	Are you Retired?	
What languages do you speak?			
Do you have any medical issues, physical limitations, o	r allergies that could affect your ability to v	volunteer? Please explain:	
Do you have any strong political, religious, cultural, or		Please explain:	
Which areas of the county do you prefer to volunteer?	Circle below.		
Vancouver East Clark Cour	nty North Clark County	Cowlitz County	
How far from home are you willing to travel?			
Do you have reliable transportation? Aut	to License? Auto Insurance?		

# PERMISSION FOR RELEASE OF INFORMATION—VOLUNTEER REFERENCE CHECK

## YOU MUST PROVIDE 3 REFERENCES & COMPLETE MAILING ADDRESSES OR EMAILS FOR ALL

References will be contacted. No family. Only professionals or friends who can attest to your reliability.

## Please write clearly.

1	Name:	Phone #:
	E-Mail address:	
2	Name:	Phone #:
	E-Mail address:	
3	Name:	Phone #:
	E-Mail address:	

#### **CODE OF ETHICS FOR VOLUNTEERS**

As a volunteer, I realize that I am subject to a code of ethics similar to that which binds the professional in the field in which I work. I, like them, assume certain responsibilities and expect to account for what I do in terms of what is expected of me. I understand that any information that is disclosed to me while assisting hospice is confidential. I interpret "volunteer" to mean that I have agreed to work without compensation in money. Having been accepted as a volunteer, I expect to do my work according to the standards set forth in the Volunteer Policies and Procedures.

Declaration: I hereby certify that the statements made on this application are true and correct to the best of my knowledge. I understand that, by submitting this application I authorize inquiries to be made concerning my employment, character and public records for the purpose of determining my suitability as a volunteer. I affirm that I have read the volunteer Code of Ethics and agree to abide by its regulations. I agree to respect the confidentiality of any client information I acquire in the course of my volunteer activities with hospice.

Printed Name:		Signature:	Date:
	Electronic Signature OK		

Return to: PEACEHEALTH HOSPICE VOLUNTEER SERVICES -

Clark County Office: 5400 MacArthur Blvd., Vancouver, WA 98668 360-696-5069 Cowlitz County Office: 1035 11th Avenue, Longview, WA 98632 360-636-8908

**E-Mail:** RSSW-HospiceVolunteerServices@peacehealth.org



# CONSUMER DISCLOSURE AND AUTHORIZATION FORM

# **To Be Completed By Applicant**

Last Name	First	Middle	
Social Security No. (require	d) Date of Birth	Driver's Licens	se
Physical Address (P.O. Boxes not accepted)			
City/State/Zip			
Pri	or Addresses	From	To
Email Address		Phone	
Applicant's Signature		Date	
All this information is require This information will be used only for employment decisions.			ion in any
☐ I DECLINE A COPY OF	THE DISCLOSURE REGARD	ING BACKGROUND INFOR	RMATION
	F THE DISCLOSURE REGARD document will be sent to you elec		RMATION
Date Sent:	By:		

# WATCH - CONVICTION/CRIMINAL HISTORY INFORMATION

#### This form must be completed to be considered for volunteer service, and bi-annually to continue volunteering.

When considering individuals for employment, both paid and volunteer, conviction/criminal history records are reviewed as they relate to the content and nature of the work and the safety and security of the employees, students, patients, the public and PeaceHealth property. Additionally, the Washington State Child and Adult Abuse Information Law (RCW43.43.830 - 842) requires that employers ask applicants to disclose specific information about any convictions for crimes against persons and crimes relating to financial exploitation and findings in related actions and proceedings. This conviction information must be disclosed before an applicant can be considered for employment in any position which may involve unsupervised access to children, developmentally disabled persons or vulnerable adults as defined by law. A conviction/criminal history record does not necessarily disqualify an individual for employment. Criminal history records may be verified through the Washington State Patrol or other law enforcement related agencies; initial and/or continued employment may be subject to a satisfactory Criminal Conviction Report. Print Applicant Name (Last) (First) Date of Birth (month/day/year) Social Security Number (xxx-xx-xxxx) Have you ever been convicted, either as a juvenile or an adult, of any of the following crimes against children or other persons, or crimes relating to drugs? ☐ Yes □ No 1. CRIMES AGAINST PERSONS AND CRIMES RELATING TO FINANCIAL EXPLOITATION Have you ever been convicted of any of the crimes listed below? ☐ Yes ☐ No ☐ Promoting Prostitution (1st degree) ☐ Arson (1st degree) ☐ Custodial Interference (1<sup>st</sup>/2<sup>nd</sup> Degree) ☐ Prostitution ☐ Assault, Custodial ☐ Extortion (1<sup>st</sup>/2<sup>nd</sup>/3<sup>rd</sup> \*Degree) ☐ Robbery (1<sup>st</sup>/2<sup>nd</sup> Degree) ☐ Assault, Simple (or 4<sup>th</sup> Degree Assault) Forgery ☐ Rape (1<sup>st</sup>/2<sup>nd</sup>/3<sup>rd</sup> Degree) ☐ Assault (1<sup>st</sup>/2<sup>nd</sup>/3<sup>rd</sup> degree) □ Incest ☐ Rape of a Child (1<sup>st</sup>/2<sup>nd</sup>/3<sup>rd</sup> Degree) □ Assault of a child □ Indecent Exposure - Felony □ Burglary (1<sup>st</sup> Degree) Selling/Distributing Erotic Material to a Minor ☐ Indecent Liberties ☐ Kidnapping (1<sup>st</sup>/2<sup>nd</sup> Degree) Sexual Exploitation of a Minor ☐ Child Abandonment ☐ Sexual Misconduct with a Minor ☐ Child Abuse of Neglect (RCW 26.44.020) □ Malicious Harassment Theft (1<sup>st</sup>/2<sup>nd</sup>/3<sup>rd</sup> Degree) ☐ Child Buying or Selling ☐ Manslaughter (1<sup>st</sup>/2<sup>nd</sup> Degree) ☐ Child Molestation (1st, 2nd, 3rd Degree) Unlawful Imprisonment Murder, Aggravated Vehicular Homicide Murder, (1<sup>st</sup>/2<sup>nd</sup> Degree) Communication with a Minor Violation of Child Abuse Restraining Order □ Criminal Abandonment ☐ Patronizing a Juvenile Prostitute ☐ Criminal Mistreatment (1<sup>st</sup>/2<sup>nd</sup> Degree) □ Promoting Pornography 2. DRUG-RELATED CRIMES Have you ever been convicted of a crime related to the manufacture of, delivery of, or possession with intent to manufacture or deliver a controlled substance? ☐ Yes □ No 3. RELATED PROCEEDINGS Have you even been found in a dependency action, domestic relations proceeding, disciplinary board hearing or protection proceeding to have: sexually assaulted or exploited, sexually or physically abused a minor or developmentally disabled person OR to have financially exploited or abused a vulnerable adult?  $\square$  Yes  $\square$  No 4. MEDICARE-MEDICAID/HEALTHCARE RELATED CRIMES Have you ever been convicted of any crime related to the delivery of service under Medicare/Medicaid or any state or federal healthcare program, or convicted of any crime connected with the delivery of a healthcare item or service? ☐ Yes □ No Have you ever been judged liable for civil monetary penalties for conduct related to the delivery of services, supplies or other participation in Medicare/Medicaid or any other state or federal healthcare program? ☐ Yes □ No Have you ever been excluded from providing services or supplies under Medicare, Medicaid or any other federal funded healthcare program? ☐ Yes □ No 5. For all items checked yes in 1,2, 3 and 4 above, specify the conviction or actions date(s), sentence(s) or penalty(ies), imposed, prison release dates(s) and current standing (e.g., parole, work release). For all items with an asterisk (\*) above, provide a description of the victim including the victim's age. Attach additional page(s) if needed. 6. GENERAL CONVICTION INFORMATION: Aside from those crimes listed above, within the past 10 years have you ever been charged, convicted of, or released from prison for any crimes, excluding parking tickets/traffic citations? □ **No If**, **Yes**, indicate all conviction dates, prison release date(s) and the nature of the offense(s). You will not be considered for employment if you do not complete and sign this form. I certify that the information contained in my resume, other application-related materials, and the above-stated information is true, correct, and complete to the best of my knowledge. I understand that consideration for employment and the continuation of subsequent employment depend on true, accurate and complete representation of

these facts as stated or implied in all application-related materials. I authorize PeaceHealth to make inquiries regarding my education, work experience, references, unless otherwise stated, any criminal conviction history. I understand that any job offer or subsequent employment may be conditioned on the receipt of a satisfactory Criminal

Date

Signature

Conviction Report form the Washington State Patrol or other law-enforcement related agencies.

Para informacion en español, visite <u>www.ftc.gov/credit</u> o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave., N.W., Washington, DC 20580

# 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 <a href="https://www.ftcgov/credit">www.ftcgov/credit</a> or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, DC 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 <a href="https://www.ftc.gov/credit">www.ftc.gov/credit</a> 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 <a href="https://www.ftc.gov/credit">www.ftc.gov/credit</a> 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 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 1-888-567-8688.
- 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 duty military personnel have additional rights. For more information, visit www.ftc.gov/credit.

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. Federal enforcers are:

TYPE OF BUSINESS:	PLEASE CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
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 Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
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, MO 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 Office of Deputy Administrator- GIPSA Washington, DC 20250 202-720-7051

By this Authorization for Release of Information and for the Procurement of a Consumer or Investigative Consumer Report, I hereby forever release, discharge, exonerate, hold harmless and indemnify PeaceHealth, its employees, representatives, agents, and subcontractors, and any other person, entity, organization or institution furnishing information to them from any and all liabilities of every nature and kind, including but not limited to claims for libel, slander, invasion of privacy, related tort claims, misuse of information obtained from Washington State Patrol or other law enforcement related agencies, and any other claim or cause of action arising out of the furnishing, inspection or copying of any documents, files, records, and other information, or the investigation made by or on behalf of PEACEHEALTH, unless such release is determined to violate the public policy of the state or federal district in which this contract is executed, and in that event this release will be permitted to the maximum extent allowed by the governing law.



# CONSUMER DISCLOSURE AND AUTHORIZATION FORM

Applicant Last Name	First	Middle
Social Security No.*	Date of Birth*	•
Present Address		
City/State/Zip		
Start date this address:	Email address	
Prior Addresses	From:	To:
	From:	To:
Driver's License #	State	
Applicant Signature	Date _	

#### **Disclosure Regarding Background Investigation**

PeaceHealth Southwest Medical Center (the "Company") may request, for lawful employment or volunteer purposes, background information about you from a consumer reporting agency in connection with your employment or application for employment (including independent contractor assignments, as applicable). This background information may be obtained in the form of consumer reports and/or investigative consumer reports (commonly known as "background reports"). An "investigative consumer report" is a background report that includes information from personal interviews (except in California, where that term includes background reports with or without information obtained from personal interviews), the most common form of which is checking personal or professional references. These background reports may be obtained at any time after receipt of your authorization and, if you are hired or engaged by the Company, throughout your employment or your contract period, as allowed by law.

HireRight, Inc. ("HireRight"), or another consumer reporting agency, will prepare or assemble the background reports for the Company. HireRight is located and can be contacted by mail at 5151 California, Irvine, CA 92617, and HireRight can be contacted by phone at (800) 400-2761. Information about HireRight's privacy practices is available at <a href="https://www.hireright.com/Privacy-Policy.aspx">www.hireright.com/Privacy-Policy.aspx</a>.

The background report may contain information concerning your character, general reputation, personal characteristics, mode of living, and credit standing. The types of information that may be obtained include, but are not limited to: social security number verifications; address history; credit reports and history; criminal records and history; public court records; driving records; accident history; worker's compensation claims; bankruptcy filings; educational history verifications (e.g., dates of attendance, degrees obtained); employment history verifications (e.g., dates of employment, salary information, reasons for termination, etc.); personal and professional references checks; professional licensing and certification checks; drug/alcohol testing results, and drug/alcohol history in violation of law and/or

company policy; and other information bearing on your character, general reputation, personal characteristics, mode of living and credit standing.

This information may be obtained from private and public record sources, including, as appropriate: government agencies and courthouses; educational institutions; former employers; and, for investigative consumer reports, personal interviews with sources such as neighbors, friends, former employers and associates; and other information sources. If the Company should obtain information bearing on your credit worthiness, credit standing or credit capacity for reasons other than as required by law, then the Company will use such credit information to evaluate whether you would present an unacceptable risk of theft or other dishonest behavior in the job for which you are being evaluated.

You may request more information about the nature and scope of an investigative consumer report, if any, by contacting the Company.

A summary of your rights under the Fair Credit Reporting Act, as well as certain state-specific notices, are also being provided to you.

#### ADDITIONAL STATE LAW NOTICES

If you are an applicant, employee or contractor in **WASHINGTON STATE**, please also note the following:

**WASHINGTON STATE:** If the Company requests an investigative consumer report, you have the right, upon written request made within a reasonable period of time after your receipt of this disclosure, to receive from the Company a complete and accurate disclosure of the nature and scope of the investigation requested by the Company. You are entitled to this disclosure within 5 days after the date your request is received or the Company ordered the report, whichever is later. You also have the right to request from the consumer reporting agency a written summary of your rights and remedies under the Washington Fair Credit Reporting Act, which is also set out below.

# **Authorization of Background Investigation**

I have carefully read and understand this Disclosure and Authorization form and the attached summary of rights under the Fair Credit Reporting Act. By my signature below, I consent to preparation of background reports by a consumer reporting agency such as HireRight, Inc. ("HireRight"), and to the release of such background reports to the Company and its designated representatives and agents, for the purpose of assisting the Company in making a determination as to my eligibility for employment (including independent contractor assignments, as applicable), promotion, retention or for other lawful employment purposes. I understand that if the Company hires me or contracts for my services, my consent will apply, and the Company may, as allowed by law, obtain additional background reports pertaining to me, without asking for my authorization again, throughout my employment or contract period from HireRight and/or other consumer reporting agencies.

I understand that information contained in my employment or contractor application, or otherwise disclosed by me before or during my employment or contract assignment, if any, may be used for the purpose of obtaining and evaluating background reports on me. I also understand that nothing herein shall be construed as an offer of employment or contract for services.

I hereby authorize all of the following, without limitation, to disclose information about me to the consumer reporting agency and its agents: law enforcement and all other federal, state and local agencies, learning institutions (including public and private schools, colleges and universities), testing agencies, information service bureaus, credit bureaus, record/data repositories, courts (federal, state and local), motor vehicle records agencies, my past or present employers, the military, and all other individuals and sources with any information about or concerning me. The information that can be disclosed to the consumer reporting agency and its agents includes, but is not limited to, information concerning my employment and earnings history, education, credit history, motor vehicle history, criminal history, military service, professional credentials and licenses.

By my signature below, I also certify the information I provided on and in connection with this form is true, accurate and complete. I agree that this form in original, faxed, photocopied or electronic (including electronically signed) form, will be valid for any background reports that may be requested by or on behalf of the Company. □ California, Minnesota or Oklahoma applicants only: Please check this box if you would like to receive (whenever you have such right under the applicable state law) a copy of your background report if one is obtained on you by the Company. Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la ConsumerFinancial 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; □ vou 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 creditworthiness 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

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.

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

$\Box$ 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.
□ <b>Access to your file is limited.</b> 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.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 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 1-888-567-8688.
☐ <b>You may seek damages from violators.</b> 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 <a href="www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> . 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	a. Consumer Financial Protection Bureau
assets of over \$10 billion and their affiliates.	1700 G Street NW
	Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit	
unions also should list, in addition to the CFPB:	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. Office of the Comptroller of the Currency
a. National banks, federal savings associations and federal	Customer Assistance Group 1301 McKinney Street, Suite 3450
branches and federal agencies of foreign banks	Houston, TX 77010-9050
branches and rederal agencies of foreign banks	Houston, 1X //010-9030
b. State member banks, branches and agencies of foreign banks	b. Federal Reserve Consumer Help Center
(other than federal branches, federal agencies and Insured State	PO Box 1200
Branches of Foreign Banks), commercial lending companies	Minneapolis, MN 55480
owned or controlled by foreign banks, and organizations operating	
under section 25 or 25A of the Federal Reserve Act	c. FDIC Consumer Response Center
	1100 Walnut St., Box #11
c. Nonmember Insured Banks, Insured State Branches of Foreign	Kansas City, MO 64106
Banks, and insured state savings associations	
	d. National Credit Union Administration
d. Federal Credit Unions	Office of Consumer Protection (OCP)
	Division of Consumer Compliance and Outreach (DCCO)
	1775 Duke Street
	Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings
	Aviation Consumer Protection Division
	Department of Transportation
	1200 New Jersey Avenue, S.E.
	Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board
4. Creditors bublect to burrace Transportation Board	Department of Transportation
	395 E Street, S.W.
	Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act, 192	Nearest Packers and Stockyards Administration area Supervisor
	Associate Deputy Administrator for Capital Access
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration
	409 Third Street, SW, 8th Floor
	Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E.
	Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal	Farm Credit Administration
Intermediate Credit Banks and Production Credit Associations	1501 Farm Credit Drive McLean,
	VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not	FTC Regional Office for region in which the creditor operates or
Listed Above	Federal Trade Commission: Consumer Response Center - FCRA

# (WASHINGTON APPLICANTS ONLY) A Summary of Your Rights Under Washington's Fair Credit Reporting Act

Under the Washington state Fair Credit Reporting Act (WFCRA 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 WFCRA, Wash. Rev. Code §§19.182.005—19.182.902, at the Washington State Legislature's web site (http://www.leg.wa.gov). 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 your 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 and give you the name, address and phone number of the CRA that provided the report. The employer also must provide you with a description of your rights under the WFCRA and a reasonable opportunity to dispute with the CRA any information on which the employer relied. ☐ You can find out what is in your file. At your request, a CRA must give you the information in your file (except that medical information may be withheld), 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. At your request, any medical information contained in your file will be disclosed to the healthcare provider of your choice. ☐ **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must reinvestigate the disputed items, free of charge, within 30 business days, unless the CRA determines that the dispute is frivolous or irrelevant. The CRA must give you a written report of the investigation. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. 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 within 30 business days after you dispute it. 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 business name and address. ☐ You may seek damages from violators. If a CRA, a user or (in some cases) a provider of CRA data violates the WFCRA, you may sue them in state court.