

Fair Credit Reporting Act (FCRA)
Disclosure & Authorization

The City of Mt. Pleasant, when:

- Considering your application for employment or volunteering;
- Making a decision whether to offer you employment;
- Deciding whether to continue your employment (if you are hired); and
- Making other employment related decisions directly affecting you

may wish to obtain and use a consumer report from a consumer reporting agency. As an applicant for employment/volunteer or employee of the City of Mt. Pleasant, you are a consumer with rights under the Fair Credit Reporting Act. These terms are defined in the Fair Credit Reporting Act (FCRA) which applies to you.

Consumer reports falling under the umbrella of the FCRA include criminal background checks, driving record histories, educational, personal, and employment background investigations, and internet and social media checks. This information will be used or collected solely for the purpose of serving as a factor in establishing the consumer's eligibility for employment/volunteer purposes. Certain reports are exempted from this definition.

An investigative consumer report is a consumer report in which information about your character, general reputation, personal characteristics, or mode of living is obtained through personal interviews with your neighbors, friends, or associates with whom you are acquainted or who may have knowledge of such information. Certain reports are exempted from this definition.

A consumer reporting agency is a person or business that, for monetary fees, dues, or on a cooperative non-profit basis, regularly assembles or evaluates consumer credit information or other information on consumers for the purpose of furnishing consumer reports to others, such as the City of Mt. Pleasant.

If the City of Mt. Pleasant obtains a consumer report about you, and if the City of Mt. Pleasant considers any information in the consumer report when making an employment/volunteering related decision that directly and adversely affects you, you will be provided with a copy of the consumer report before the decision is finalized. If a consumer report results in an employment/volunteer opportunity being denied, you may request, in writing, more information about the report within 60 days. You also may contact the Federal Trade Commission about your rights under FCRA as a consumer with regard to consumer reports and Consumer reporting agencies.

Authorization

By signing below, I, _____, hereby voluntarily authorize the City of Mt. Pleasant to obtain consumer or investigative reports about me from a consumer reporting agency or others and to consider the consumer or investigative reports when making decisions regarding my employment/volunteering at the City of Mt. Pleasant.

This authorization may be used to obtain a report prior to or any time during my employment/volunteering.

I authorize and instruct any and all consumer reporting agencies to provide such consumer reports as the City of Mt. Pleasant deems necessary.

I understand that I have rights under the FCRA, including the rights indicated above.

Printed name

Date

Signature

Date

Witness signature

Date