

440 Consumer Report Background Checks

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1.0 Purpose

As part of its background investigation, William Shore Metropolitan Park District (District) may obtain a consumer report from a consumer reporting agency because your credit information is considered job related or is otherwise required by law. The specific job-related reason(s) the District is obtaining credit information is: access to cash, access to checks, access to credit, responsible for receiving and depositing checks, responsible for issuing checks, access to personal data records (including social security #s), unsupervised access to children and/or vulnerable adults

2.0 Procedures

A consumer report may include details or reveal information regarding credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living.

2.1 Requirements

Authorization allowing the District to obtain a consumer report about the applicant is a condition for further consideration of your application for employment.

The following requirements apply to the District request for consumer reports.

- The District will use the report only for employment purposes.
- Upon written request, the District will provide you with a publication entitled “A Summary of Your Rights under the Fair Credit Reporting Act.”
- Before making any adverse employment decision based, in whole or in part, of the contents of your consumer report, the District will provide you with a copy of your consumer report, and a publication entitled “A Summary of Your Rights under the Fair Credit Reporting Act.”

2.2 Applicants Submission Rights

After receiving your consumer report, the applicant must contact the District within two weeks if they believe that the consumer report contains information that is inaccurate or incomplete. The applicant submission will then be provided to the consumer reporting agency, which will review, consider, and/or investigate the information on the applicant submission before a final decision is made by the District the application.

2.3 Adverse Action Decision

If the District makes an adverse employment decision based, in whole or in part, on the contents of the Applicants consumer report, the District will provide the applicant with a “Notice of Adverse Action” (see Attachment B) informing you that a final decision has been made, along with another copy of a publication entitled “A Summary of Your Rights under the Fair Credit Reporting Act.”

440 Consumer Report Background Checks

Attachment A Authorization to Obtain Credit Report

As part of its background investigation, the William Shore Metropolitan Park District (District) may obtain a consumer report from a consumer reporting agency because your credit information is considered job related or is otherwise required by law. The specific job-related reason(s) the District is obtaining credit information regarding you is

- Access to cash
- Access to checks
- Access to credit
- Responsible for receiving and depositing checks
- Responsible for issuing checks
- Access to personal data records (including social security #s)
- Unsupervised access to children and/or vulnerable adults

Your consumer report may include details or reveal information regarding your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living.

The following requirements apply to the Districts request for your consumer report.

1. The District will use the report only for employment purposes
2. Upon written request, the District will provide you with a publication entitled "A Summary of Your Rights under the Fair Credit Reporting Act."
3. Before making any adverse employment decision based, in whole or in part, of the contents of your consumer report, the District will provide you with a copy of your consumer report, and a publication entitled "A Summary of Your Rights under the Fair Credit Reporting Act." After receiving your consumer report, you must contact the District within two weeks if you believe that the consumer report contains information that is inaccurate or incomplete. Your submission will then be provided to the consumer reporting agency, which will review, consider, and/or investigate the information on your submission before a final decision is made by the District on your application.
4. If the District makes an adverse employment decision based, in whole or in part, on the contents of your consumer report, the District will provide you with a "Notice of Adverse Action" informing you that a final decision has been made, along with another copy of a publication entitled "A Summary of Your Rights under the Fair Credit Reporting Act."
5. Your authorization allowing the District to obtain a consumer report about you is a condition for further consideration of your application for employment.

Before the District can obtain a consumer report about you, you must give your consent in writing. Your signature below confirms that you have read the above section completely. Please also complete the section below, in which you give your consent.

I, _____(print name) have read and understand the above disclosure.

Date: _____ Signature: _____

AUTHORIZATION TO OBTAIN A CONSUMER REPORT

440 Consumer Report Background Checks

By signing below, I, _____, acknowledge that I have read the above document, entitled "FAIR CREDIT REPORTING ACT, Applicant Disclosure and Authorization." I hereby voluntarily authorize the District to obtain a consumer report about me from a consumer reporting agency, which may include information about my credit worthiness, credit standing, credit capacity, or mode of living. I also authorize the District to consider this report when making decisions regarding my employment at the District and that I have rights under the Fair Credit Reporting Act, including the rights discussed above.

I agree that a photocopy or telephonic facsimile of this authorization shall be as valid as the original.

Date: _____ Signature: _____

Attachment B Notice of Potential Adverse Action

Dear Applicant:

A decision is currently pending concerning your application for employment at the William Shore Metropolitan Park District (District). Enclosed for your information is a copy of the consumer report that you authorized in regard to your application for employment, along with a copy of a publication entitled "A Summary of Your Rights Under the Fair Credit Reporting Act."

There is information on your consumer report that may result in adverse action on your application. If there is any information on the consumer report that is inaccurate or incomplete, you should contact the Pool Supervisors in writing within two weeks. Your submission will be provided to the consumer reporting agency for review and investigation before a final decision by the District is made on your application.

Notice of Adverse Action

Dear Applicant:

In reference to your application for employment, we regret to inform you that we are unable to further consider you for employment at this time. Our decision, in part, is the result of information obtained through the Consumer Reporting Agency identified below.

The Consumer Reporting Agency did not make the adverse decision and is unable to explain why the decision was made. You have the right to obtain within 60 days a free copy of your consumer report from the Consumer Reporting Agency, as identified below, and from any other consumer reporting agency which compiles and maintains files on consumers on a nationwide basis.

You have the right to contact the Consumer Reporting Agency listed below to dispute any information contained in the report that you believe may be inaccurate or incomplete. A copy of your rights under the "Fair Credit Reporting Act" is enclosed, in a publication entitled "A Summary of Your Rights Under the Fair Credit Reporting Act."