

First and Last Name: _____

Volunteer or Staff
(CIRCLE ONE)

CALIFORNIA Disclosure Regarding Background Investigations

IMPORTANT - PLEASE READ CAREFULLY BEFORE SIGNING

North Coast Church will be using a consumer reporting agency (aka: professional backgrounding company) as a part of the screening process for **all volunteers and staff**. You will be the subject of an investigative background screening. The finding will be documented within an investigative report. Such reports may include information about your character, general reputation, personal characteristics and mode of living. The background investigation, and hence the corresponding investigative report, will use your volunteer application and other background information about you, including but not limited to **obtaining a criminal record report, verifying references, work history, your social security number, your educational achievements, licensure, and certifications, your driving record, and other information about you, and interviewing people who are knowledgeable about you. The results of this report may be used as a factor in making employment decisions and/or determining whether you may be allowed to volunteer.** The company being used to provide this investigative service will be Innovative Backgrounding Plus, PO Box 903, Bonsall, CA 92003, (760) 645-3678, innovativebackgrounding@gmail.com. North Coast Church agrees to provide you with a copy of an investigative report when required to do so under California law.

Can I see the results of my Background?

Under California Civil Code section 1786.22, you are entitled to find out what is in the investigative file on you with proper identification, as follows:

- In person, by visual inspection of your file during normal business hours and on reasonable notice. You also may request a copy of the information in person. Innovative Backgrounding Plus may not charge you more than the actual copying costs for providing you with a copy of your file.
- A summary of all information contained in Innovative Backgrounding Plus's investigative file on you that is required to be provided by the California Civil Code will be provided to you via telephone, if you have made a written request, with proper identification, for telephone disclosure, and the toll charge, if any, for the telephone call is prepaid by or charged directly to you.
- By requesting a copy be sent to a specified addressee by certified mail. Innovative Backgrounding Plus complying with request for certified mailings, they shall not be liable for disclosures to third parties caused by mishandling of mail after such mailings leave Innovative Backgrounding Plus.

“Proper Identification” includes documents such as a valid driver’s license, social security account number, military identification card, and credit cards. If you cannot identify yourself with such information, Innovative Backgrounding Plus may require additional information concerning your employment and personal or family history in order to verify your identity.

Additionally, Innovative Backgrounding Plus will provide trained personnel to explain any information furnished to you and will provide a written explanation of any coded information contained within your file. This written explanation will be provided whenever a file is provided to you for visual inspection. You may be accompanied by one other person of your choosing, who must provide reasonable identification. Innovative Backgrounding Plus may require you to furnish a written statement granting permission to Innovative Backgrounding Plus to discuss your file in such person’s presence.

DATE: _____

SIGNATURE: _____

FEDERAL Disclosure Regarding Background Investigations

IMPORTANT - PLEASE READ CAREFULLY BEFORE SIGNING

North Coast Church may obtain information about you for **employment, volunteer** or contractor purposes from a background investigations company. Thus, you may be the subject of an investigative backgrounding report which may include information about your character, general reputation, personal characteristics, and/or mode of living. These reports may contain information regarding **your criminal history, social security verification, motor vehicle records, verification of your education (including transcripts), or other background checks.**

You have the right, upon a written request made within a reasonable time, to request whether an investigative report has been created about you and to request a copy of your report. These searches will be conducted by Innovative Backgrounding Plus, PO Box 903, Bonsall, CA 92003, (760) 645-3678, innovativebackgrounding@gmail.com .

DATE: _____

SIGNATURE: _____

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 (background investigative companies)**. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies. Here is a summary of your major rights under 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 a potential employer, without your written consent given to the employer. 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 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA rights applies with respect to **NATIONWIDE CONSUMER REPORTING AGENCIES (not applicable for Innovative Backgrounding Plus):**

Consumers have the right to obtain a security freeze.

- You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.
- As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.
- A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.
- 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.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
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>
<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 25A 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 Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 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 the 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 the 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, S.W., Suite 8200 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 Production 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>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>

AUTHORIZATION

IMPORTANT - PLEASE READ CAREFULLY BEFORE SIGNING

I acknowledge receipt of the separate documents entitled CALIFORNIA Disclosure Regarding Background Investigations, FEDERAL Disclosure Regarding Background Investigations, and A SUMMARY of Your Rights Under the Fair Credit Reporting Act and certify that I have read and understand those documents. I hereby authorize the obtaining of background information and/or investigative background reports by North Coast Church at any time after receipt of this authorization and throughout my assignment, volunteer service or employment, if applicable. To this end, I hereby authorize, without reservation, any law enforcement agency, branch of the military, administrator, state or federal agency, institution, school or university (public or private), information service bureau, employer, or insurance company to furnish any and all background information requested by Innovative Backgrounding Plus, PO Box 903, Bonsall, CA 92003, (760) 645-3678, innovativebackgrounding@gmail.com. I agree that a facsimile ("fax"), electronic or photographic copy of this Authorization shall be as valid as the original.

DATE: _____

SIGNATURE: _____