

**NOTICE AND ACKNOWLEDGMENT**

[IMPORTANT -- PLEASE READ CAREFULLY BEFORE SIGNING ACKNOWLEDGMENT]

NOTICE REGARDING BACKGROUND INVESTIGATION

Boys' & Girls' Brigade Association ("the Company") may obtain information about you from a consumer reporting agency for volunteer purposes. Thus, you may be the subject of a "consumer report" and/or an "investigative consumer report" which may include information about your character, general reputation, personal characteristics, and/or mode of living and which can involve personal interviews with sources such as your neighbors, friends, or associates. These reports may contain information regarding your credit history, criminal history, social security verification, motor vehicle records ("driving records"), verification of your education or employment history, or other background checks. You have the right, upon written request made within a reasonable time after receipt of this notice, to request disclosure of the nature and scope of any investigative consumer report. Please be advised that the nature and scope of the most common form of investigative consumer report obtained with regard to applicants for volunteering is an investigation into your education and/or employment history conducted by Aurico Reports Inc., 116 W. Eastman St., Suite 101, Arlington Heights, Illinois, 60004, (866) 255-1852 or another outside organization. The scope of this notice and authorization is all-encompassing, however, allowing the Company to obtain from any outside organization all manner of consumer reports and investigative consumer reports now and throughout the course of your volunteering to the extent permitted by law. As a result, you should carefully consider whether to exercise your right to request disclosure of the nature and scope of any investigative consumer report.

New York volunteers only: You have the right to inspect and receive a copy of any investigative consumer report requested by the Company by contacting the consumer reporting agency identified above directly.

ACKNOWLEDGMENT AND AUTHORIZATION

I acknowledge receipt of the NOTICE REGARDING BACKGROUND INVESTIGATION, A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT and ARTICLE 23-A OF THE NEW YORK CORRECTIONS LAW and certify that I have read and understand all three of those documents. I hereby authorize the obtaining of "consumer reports" and/or "investigative consumer reports" by the Company at any time after receipt of this authorization and throughout my volunteering, if applicable. To this end, I hereby authorize, without reservation, any law enforcement agency, 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 Aurico Reports Inc., 116 W. Eastman



*Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 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 [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 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 identify 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 [www.ftc.gov/credit](http://www.ftc.gov/credit) 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.ftc.gov/credit](http://www.ftc.gov/credit) 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 formation.** 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](http://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](http://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	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 Programs 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 703-518-6360
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Ave., Suite 100, Kansas City, Missouri 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

FOR NEW YORK APPLICANTS ONLY

NEW YORK STATE CORRECTION LAW  
ARTICLE 23-A. LICENSURE AND EMPLOYMENT OF PERSONS  
PREVIOUSLY CONVICTED OF ONE OR MORE CRIMINAL OFFENSES

§ 750. Definitions

For the purposes of this article, the following terms shall have the following meanings:

1. "Public agency" means the state or any local subdivision thereof, or any state or local department, agency, board or commission.
2. "Private employer" means any person, company, corporation, labor organization or association which employs ten or more persons.
3. "Direct relationship" means that the nature of criminal conduct for which the person was convicted has a direct bearing on his fitness or ability to perform one or more of the duties or responsibilities necessarily related to the license [fig 1] , opportunity, or job in question.
4. "License" means any certificate, license, permit or grant of permission required by the laws of this state, its political subdivisions or instrumentalities as a condition for the lawful practice of any occupation, employment, trade, vocation, business, or profession. Provided, however, that "license" shall not, for the purposes of this article, include any license or permit to own, possess, carry, or fire any explosive, pistol, handgun, rifle, shotgun, or other firearm.
5. "Employment" means any occupation, vocation or employment, or any form of vocational or educational training. Provided, however, that "employment" shall not, for the purposes of this article, include membership in any law enforcement agency.

§ 751. Applicability

The provisions of this article shall apply to any application by any person for a license or employment at any public or private employer, who has previously been convicted of one or more criminal offenses [fig 1] in this state or in any other jurisdiction, [fig 2] and to any license or employment held by any person whose conviction of one or more criminal offenses in this state or in any other jurisdiction preceded such employment or granting of a license, except where a mandatory forfeiture, disability or bar to employment is imposed by law, and has not been removed by an executive pardon, certificate of relief from disabilities or certificate of good conduct. Nothing in this article shall be construed to affect any right an employer may have with respect to an intentional misrepresentation in connection with an application for employment made by a prospective employee or previously made by a current employee.

§ 752. Unfair discrimination against persons previously convicted of one or more criminal offenses prohibited

No application for any license or employment, and no employment or license held by an individual, to which the provisions of this article are applicable, shall be denied or acted upon adversely by reason of the [fig 1] individual's having been previously convicted of one or more criminal offenses, or by reason of a finding of lack of "good moral character" when such finding is based upon the fact that the [fig 2] individual has previously been convicted of one or more criminal offenses, unless:

1. there is a direct relationship between one or more of the previous criminal offenses and the specific license or employment sought or held by the individual; or

2. the issuance or continuation of the license or the granting or continuation of the employment would involve an unreasonable risk to property or to the safety or welfare of specific individuals or the general public.

§ 753. Factors to be considered concerning a previous criminal conviction; presumption

1. In making a determination pursuant to section seven hundred fifty-two of this chapter, the public agency or private employer shall consider the following factors:

1. The public policy of this state, as expressed in this act, to encourage the licensure and employment of persons previously convicted of one or more criminal offenses.

2. The specific duties and responsibilities necessarily related to the license or employment sought or held by the person.

3. The bearing, if any, the criminal offense or offenses for which the person was previously convicted will have on his fitness or ability to perform one or more such duties or responsibilities.

4. The time which has elapsed since the occurrence of the criminal offense or offenses.

5. The age of the person at the time of occurrence of the criminal offense or offenses.

6. The seriousness of the offense or offenses.

7. Any information produced by the person, or produced on his behalf, in regard to his rehabilitation and good conduct.

8. The legitimate interest of the public agency or private employer in protecting property, and the safety and welfare of specific individuals or the general public.

2. In making a determination pursuant to section seven hundred fifty-two of this chapter, the public agency or private employer shall also give consideration to a certificate of relief from disabilities or a certificate of good conduct issued to the applicant, which certificate shall create a presumption of rehabilitation in regard to the offense or offenses specified therein.

§ 754. Written statement upon denial of license or employment

At the request of any person previously convicted of one or more criminal offenses who has been denied a license or employment, a public agency or private employer shall provide, within thirty days of a request, a written statement setting forth the reasons for such denial.

§ 755. Enforcement

1. In relation to actions by public agencies, the provisions of this article shall be enforceable by a proceeding brought pursuant to article seventy-eight of the civil practice law and rules.

2. In relation to actions by private employers, the provisions of this article shall be enforceable by the division of human rights pursuant to the powers and procedures set forth in article fifteen of the executive law, and, concurrently, by the New York city commission on human rights.

## IMPORTANT NOTICE FOR CALIFORNIA RESIDENTS

**Aurico Reports does not guarantee the accuracy or truthfulness of the information in this report as to the subject of the investigation, but only that it is accurately copied from public records. Information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of this report. Client agrees and certifies that its ordering of and use of this report is in strict compliance with any applicable local, state, and federal laws and regulations.**

**In California, as a investigative consumer reporting agency (ICRA), Aurico Reports shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures under California law.**

### **TERMS AND CONDITIONS OF CONSUMER'S RIGHT TO RECEIVE DISCLOSURES UNDER CA CIVIL CODE**

Under California Civil Code, you are entitled to find out from Aurico Reports what is in Aurico Report's file about 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. Aurico Reports 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 the Aurico Reports 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 is sent to a specified addressee by certified mail. ICRA's complying with requests for certified mailings shall not be liable for disclosures to third parties caused by mishandling of mail after such mailings leave the ICRA's.

"Proper Identification" includes documents such as a valid driver's license, social security account number, military identification card, and credit cards. Only if you cannot identify yourself with such information may Aurico Reports require additional information concerning your employment and personal or family history in order to verify your identity. Aurico Reports will provide trained personnel to explain any information furnished to you and will provide a written explanation of any coded information contained in files maintained on you. 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 furnish reasonable identification. Aurico Reports may require you to furnish a written statement granting permission to Aurico Reports to discuss your file in such person's presence.

All items of information in Aurico Report's file shall be available for inspection, except that the sources of information acquired solely for use in preparing an investigative consumer report and actually used for no other purpose will not be disclosed. Upon your request, Aurico Reports will also disclose the name, address and telephone number of any recipients of an investigative consumer report about you that Aurico Reports has furnished within the three-year period preceding the request. Aurico Reports will also disclose the dates, original payees, and amounts of any

checks or charges upon which is based any adverse characterization of you, included in the file at the time of the disclosure.

Aurico Reports may charge you a fee up to \$8 for the disclosure and must notify you of any fee prior to the disclosure. Aurico Reports may not impose a fee for providing you with a revised report after a reinvestigation of disputed information. You have the right to request that an ICRA provide the above information to you once during any 12-month period without charge if you certify in writing that you: (1) are unemployed and intends to apply for employment in the 60-day period beginning on the date the certification is made, (2) are a recipient of public welfare assistance, or (3) has reason to believe that the file on the consumer at the investigative consumer reporting agency contains inaccurate information due to fraud.

### **NOTIFICACION IMPORTANTE**

**Aurico Reports no garantiza la exactitud o veracidad de la información en cuanto al objeto de la investigación, sino que solamente copia la información de los archivos públicos con exactitud. La información generada a raíz del robo de identidad, incluyendo evidencia de actividad criminal, puede ser incorrectamente asociada con el consumidor objeto de este informe. El cliente está de acuerdo y certifica que al ordenar y usar este informe está en estricto cumplimiento de cualesquiera leyes o regulaciones locales, estatales y federales que sean aplicables.**

**En California, siendo una “agencia investigadora de información del consumidor” (ICRA, por sus siglas en inglés), Aurico Reports proveerá, a cualquier consumidor que busque obtener copia de un informe o que solicite revisar los archivos, una notificación sencilla y clara, escrita en inglés y español, detallando los términos y condiciones de su derecho a recibir toda divulgación.**

<b>TERMINOS Y CONDICIONES DEL DERECHO DEL CONSUMIDOR A RECIBIR DIVULGACIONES BAJO EL CODIGO CIVIL DE CALIFORNIA</b>
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Bajo el Código Civil de California, usted tiene derecho a averiguar, proveyendo identificación apropiada, la información sobre su persona que Aurico Reports mantiene en sus expedientes, de las manera siguientes:

- En persona, mediante inspección visual de su expediente durante horas de trabajo regulares y con aviso previo razonable. Usted también puede pedir copia de esta información en persona. Aurico Reports le cobrará solamente el costo actual de proveerle una copia de su expediente.
- Un resumen de toda información contenida en el expediente de Aurico Reports sobre su persona que el Código Civil de California requiere se suministre le será provisto por teléfono, si usted lo ha pedido por escrito, con identificación apropiada, y el cargo, de haber alguno, será por la llamada si la misma es prepagada o cobrada directamente a usted.
- Mediante solicitud de que una copia le sea enviada a un destinatario específico

por medio de correo certificado. Al cumplir con estas solicitudes que requieren el envío de información por correo certificado, las ICRA no serán responsables de divulgaciones a terceros causadas por el manejo inadecuado del correo una vez la correspondencia deje las oficinas de las ICRA.

“Identificación Apropiaada” incluye documentos tales como una licencia de conducir válida, número de seguro social, tarjeta de identificación militar, y tarjetas de crédito. Solo si usted no puede identificarse de esta manera, Aurico Reports podrá requerir información adicional concerniente a su empleo y su historial personal o familiar para verificar su identidad. Aurico Reports proveerá personal adiestrado para explicarle cualquier información que le sea suministrada y le proveerá una explicación por escrito de cualquier información codificada contenida dentro de cualesquiera expedientes sobre su persona. Esta explicación escrita le será proporcionada siempre que se le provea un expediente para su inspección visual. Usted puede estar acompañado por una persona de su selección, quien también deberá suministrar identificación apropiada . Aurico Reports le podrá requerir que usted provea una declaración escrita otorgándole permiso a Aurico Reports para discutir su expediente en presencia de dicha persona.

Todos los detalles de la información en los expedientes de Aurico Reports estarán disponibles para inspección, excepto que las fuentes de información adquiridas solamente para usarse en la preparación de un informe de investigación sobre el consumidor y no utilizados para ningún otro propósito, no serán divulgadas. A solicitud suya, Aurico Reports también divulgará el nombre, dirección y número de teléfono de cualquier recipiente de un informe de investigación del consumidor sobre usted que Aurico Reports haya suministrado dentro del periodo de tres años inmediatamente anteriores a su solicitud. Aurico Reports también divulgará las fechas, los beneficiarios originales, y las cantidades de cualquier cheque o cargo sobre los cuales esté basada cualquier caracterización adversa sobre usted, incluida en el expediente al momento de divulgación.

Aurico Reports le podrá cobrar un cargo máximo de \$8 por la divulgación y le debe notificar de cualquier cargo antes de la misma. Aurico Reports no podrá imponer cargo alguno por proveerle un informe revisado luego de la re investigación de información disputada. Usted tiene derecho a pedir que una ICRA le provea gratuitamente la información arriba indicada durante cualquier periodo de 12 meses si usted certifica por escrito que : (1) está desempleado e intenta solicitar empleo en un periodo de 60 días a partir de la fecha de la certificación , (2) recibe asistencia pública, o (3) tiene razón para creer que los expedientes en la agencia investigadora de información del consumidor contienen información incorrecta debido a fraude.