

AUTHORIZATION TO OBTAIN CONSUMER REPORT INFORMATION  
FROM AN OUTSIDE SOURCE ("CHOICEPOINT")

By signing below, I hereby authorize the Roman Catholic Bishop of Manchester, a corporation sole ("Diocese of Manchester") to obtain a criminal background check on me through a consumer reporting agency in order to make decisions regarding any aspect of my application to provide employment and/or volunteer services to the Diocese of Manchester, including periodic updated reports so long as I remain an employee/ volunteer.

I understand that I have the right to make a written request within a reasonable time for the disclosure of the name and address of the consumer reporting agency so that I may obtain a complete disclosure of the nature and scope of the investigation conducted by the consumer report agency.

I authorize any firm, corporation, or government agency to provide the Diocese of Manchester with any information regarding any criminal activity of any kind in which I may have been engaged. I release and hold harmless any person or entity providing such information as well as the Diocese of Manchester and any consumer reporting agency from any liability which may result from the furnishing and review of this information.

I understand and agree that I can revoke this authorization only in writing and that such revocation will only be effective on receipt by the Diocese of Manchester.

I acknowledge that contemporaneous with my execution of this Authorization I have been given a Fair Credit Reporting Act Summary of Rights.

\_\_\_\_\_  
Print or Type Name

\_\_\_\_\_  
Social Security #

\_\_\_\_\_  
Current Street Address

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Town                      State                      Zip Code

\_\_\_\_\_  
List Any Other Names Under Which  
You Have Been Known

List below all states, towns and cities in which you have lived for the past 5 years including the dates of such.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\*\*Note- Date of Birth will only be used to ensure an accurate investigation. It will not be used in any employment/volunteer decision.

*Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.*

## **A Summary of Your Rights Under the Fair Credit Reporting Act**

***Please note:*** *The Diocese of Manchester is using a “Consumer Reporting Agency” to conduct this background check and is required by law to provide you with the following summary of your rights. The Diocese of Manchester uses this authorization form to check for criminal history only. Any references below to credit or other types of checks are not applicable to this particular authorization.*

- **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](http://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](http://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. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://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.

- **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](http://www.consumerfinance.gov/learnmore).

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](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.