



[www.crs411.com](http://www.crs411.com)

[www.crsbackgroundcheck.com](http://www.crsbackgroundcheck.com)

[www.crsidtheft.com](http://www.crsidtheft.com)

**CONFIDENTIAL**  
**Background Check Authorization**

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The information contained in this application is correct to the best of my knowledge. I hereby authorize **Comprehensive Risk Solutions Inc.** and its designated agents and representatives to conduct a comprehensive review and ongoing monitoring of my background causing a "consumer report" and/or an "investigative consumer report" to be generated for employment and/or volunteer purposes. I understand that the scope of the consumer report/ investigative consumer report may include, but is not limited to the following areas: verification of Social Security number; current and previous residences; employment history, education background, professional licenses, civil and criminal history records from any criminal justice agency in any or all federal, state, county jurisdictions; bankruptcy, credit history, driving records, birth records, and any other public records. *For California residents, a consumer report may include information on the consumer's character, general reputation, personal characteristics, and mode of living.*

I further authorize any individual, company, firm, corporation, or public agency (including the Social Security Administration and law enforcement agencies) to divulge any and all information, verbal or written, pertaining to me, to CSIdentity Corporation or its agents. I further authorize the complete release of any records or data pertaining to me which the individual, company, firm, corporation, or public agency may have, to include information or data received from other sources.

I hereby release CSIdentity Corporation, the Social Security Administration, and its agents, officials, representative, or assigned agencies, including officers, employees, or related personnel both individually and collectively, from any and all liability for damages of whatever kind, which may, at any time, result to me, my heirs, family, or associates because of compliance with this authorization and request to release.

This signed Authorization Form can be used throughout the tenure of employment unless revoked in writing by the employee. *For California residents, an authorization form must be obtained every time a new consumer report is pulled.*

*Minnesota, Oklahoma and California Residents:*

By checking this box, I am requesting a copy of my consumer report, along with the FCRA Summary of Rights. The employer is responsible for making the request to the Consumer Reporting Agency. In addition, the report must be sent by the CRA to the applicant within 24 hours of providing it to the employer.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



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\*Print Name \_\_\_\_\_  
(First) (Middle) (Last)

Former Name(s) and Dates Used \_\_\_\_\_

\*Current Address Since \_\_\_\_\_  
(Mo/Yr) (Street) (City) (Zip/State)

\*Previous Address From \_\_\_\_\_  
(Mo/Yr) (Street) (City) (Zip/State)

Previous Address From \_\_\_\_\_  
(Mo/Yr) (Street) (City) (Zip/State)

\*Social Security Number \_\_\_\_ / \_\_\_\_ / \_\_\_\_

\*Date of Birth (yr/month/day) \_\_\_\_ / \_\_\_\_ / \_\_\_\_

\*Telephone Number (\_\_\_\_) \_\_\_\_\_

\*Current Driver's License Number/State \_\_\_\_\_

\*\*Previous states that a Registered Driver's License was held \_\_\_\_\_

**All questions and completed forms should be sent to:**  
**[identity@crs411.com](mailto:identity@crs411.com) or fax to 817-423-6759**

***If the "List of Available Services" form is not returned, a standard Background Check with items from the Initial Screen Components will be invoiced and completed.***

|  |
|--|
| <p><b>The Background Check results will be sent to:</b></p> <p>Organization requesting the Background Check: _____</p> <p>Name of person requesting the Background Check: _____</p> <p>Fax # _____ or E-mail address _____</p> |
|--|

**\*\*If the applicant has a driver's license history in New Hampshire, Pennsylvania or Washington please download, sign and submit the additional forms.**

**[New Hampshire](#) [Pennsylvania](#) [Washington](#)**



**Fair Credit Reporting Act**

**Disclosure & Authorization Regarding Procurement of an Investigative Consumer Report**

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In connection with your application for employment or when deciding whether to modify or continue your employment (if you are hired), we may obtain and use an "investigative consumer report" about you from a "consumer reporting agency." A "consumer reporting agency" is a person or business which, for monetary fees, dues, or on a cooperative nonprofit basis, regularly assembles or evaluates consumer credit information or other information on consumers for the purpose of furnishing "investigative consumer reports" to third parties.

This report may include information as to your character, general reputation, personal characteristics and mode of living. This information may be obtained by contacting your previous employers and/or references supplied by you or others. *For California residents, a consumer report may include information on the consumer's character, general reputation, personal characteristics, and mode of living.*

In the event that information from the report is utilized in whole or in part in making an adverse decision with regard to your employment, before making the adverse decision, we will provide you with a copy of the investigative consumer report and a description in writing of your rights under the law.

Please be advised that you have the right to request, in writing, within a reasonable time, that we make a complete and accurate disclosure of the nature and scope of the information requested. Such disclosure will be made to you within 5 days of the date on which we receive the request from you or within 5 days of the time the report was first requested.

*Minnesota, Oklahoma and California Residents:*

By checking this box, I am requesting a copy of my consumer report, along with the FCRA Summary of Rights. The employer is responsible for making the request to the Consumer Reporting Agency. In addition, the report must be sent by the CRA to the applicant within 24 hours of providing it to the employer.

The Fair Credit Reporting Act gives you specific rights in dealing with consumer reporting agencies. You will be given a summary of these rights together with this document.

By your signature below, you hereby authorize us to obtain a consumer investigative report about you.

Date \_\_\_\_\_

Applicant's Signature \_\_\_\_\_

Applicant's Printed Name \_\_\_\_\_

Applicant's Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Applicant's Social Security Number \_\_\_\_\_



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## A Summary of Your Rights under the Fair Credit Reporting Act

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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.



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- **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 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.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 888-5-OPT-OUT (888-567-8688) or [www.optoutprescreen.com](http://www.optoutprescreen.com).

- **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:



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Federal Trade Commission:  
Consumer Response Center – FCRA  
Washington, DC 20580 1-877-382-4357

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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 Complaints  
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 703-519-4600

State-chartered banks that are not members of the Federal Reserve System:  
Federal Deposit Insurance Corporation  
Consumer Response Center, 2345 Grand Avenue, 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