

AUTHORIZATION FORM FOR CONSUMER CREDIT REPORTS

Last Name	First	Middle	Social Security Number
Other or Former Names			Date of Birth (MM/DD/YYYY)
Current Street Address			Race
City, State, Zip Code			Gender (M or F)
Professional License or Certification	License Number	State	Expiration Date (MM/DD/YYYY)
Drivers License Number			Issuing State

PREVIOUS EMPLOYMENT (IF APPLICABLE)

List your past 3 employers.

Previous Employer	Name	Position	Phone Number	From Mo/Yr	To Mo/Yr
Employer (1)					
Employer (2)					
Employer (3)					

ADDRESS HISTORY

List your past 7-year address history.

Previous Address	Street Address	City, State, Zip	County	From Mo/Yr	To Mo/Yr
Previous Address (1)					
Previous Address (2)					
Previous Address (3)					
Previous Address (4)					
Previous Address (5)					
Previous Address (6)					
Previous Address (7)					

Pursuant to the federal Fair Credit Reporting Act, I hereby authorize The Sailfish Club of Florida, Inc., **Background Check Services, Inc.**, and their designated agents and representatives to conduct a comprehensive review of my background through a consumer report and/or an investigative consumer report to be generated for employment, promotion, reassignment or retention as an employee. I understand the scope of the consumer report/investigative consumer report may cover up to the last seven (7) years and may include, but is not limited to, the following areas: verification of Social Security number; current and previous residences; employment history, including all personnel files; education; references; credit history and reports; criminal history, including records from any criminal justice agency in any or all federal, state or county jurisdictions; birth records; motor vehicle records, including traffic citations and registration; and any other public records.

I hereby authorize and request any present or former employer, school, police department, financial institution or other persons having personal knowledge of me to furnish The Sailfish Club or Florida, Inc., **Background Check Services, Inc.**, or their designated agents with any and all information in their possession regarding me in connection with an application of employment. I am authorizing that a photocopy of this authorization be accepted with the same authority as the original.

I hereby release The Sailfish Club or Florida, Inc., **Background Check Services, Inc.**, and their agents, officials, representatives 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 anytime result to me, my heirs, family or associates because of compliance with this authorization and request to release. I understand that, pursuant to the federal Fair Credit Reporting Act, if any adverse action is to be taken based upon the consumer report, a copy of the report and a summary of the consumer's right will be provided to me. I understand if I disagree with the accuracy of any information in the report, I must notify The Sailfish Club or Florida, Inc. within two (2) days of my receipt of the report. If I notify The Sailfish Club or Florida, Inc., within two (2) days of the receipt that I am challenging the information in the report, The Sailfish Club or Florida, Inc. will not make a final decision on my employment status until after I have had a reasonable opportunity to address the information contained in the report. I hereby consent to this investigation and authorize The Sailfish Club or Florida, Inc. and **Background Check Services, Inc.** and or any of their licensed agents to procure a report on my background as stated above from a consumer –reporting agency.

Signature _____

Date _____

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer reporting agency" (CRA). Most CRAs are credit bureaus that gather and sell information about you -- such as if you pay your bills on time or have filed bankruptcy -- to creditors, employers, landlords, and other businesses. You can find the [complete text of the FCRA](#), 15 U.S.C. §§1681-1681u. The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

- **You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you -- such as denying an application for credit, insurance, or employment -- must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.
- **You can find out what is in your file.** At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.
- **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs -- to which it has provided the data -- of any error.) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. **However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified.** If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.
- **You can dispute inaccurate items with the source of the information.** If you tell anyone -- such as a creditor who reports to a CRA -- that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.
- **Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.
- **Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA -- usually to consider an application with a

creditor, insurer, employer, landlord, or other business.

- **Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.
- **You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.
- **You may seek damages from violators.** If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

The gives several different FCRA federal agencies authority to enforce the FCRA:

FOR QUESTIONS OR CONCERNS REGARDING

CRA's, creditors and others not listed below

National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)

Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)

Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)

Federal credit unions (words "Federal Credit Union" appear in institution's name)

State-chartered banks that are not members of the Federal Reserve System

Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission

Activities subject to the Packers and Stockyards Act, 1921

PLEASE CONTACT

Federal Trade Commission

Consumer Response Center- FCRA

Washington, DC 20580 * 202-326-3761

Office of the Comptroller of the Currency

Compliance Management, Mail Stop 6-6

Washington, DC 20219 * 800-613-6743

Federal Reserve Board

Division of Consumer & Community Affairs

Washington, DC 20551 * 202-452-3693

Office of Thrift Supervision

Consumer Programs

Washington D.C. 20552* 800- 842-6929

National Credit Union Administration

1775 Duke Street

Alexandria, VA 22314 * 703-518-6360

Federal Deposit Insurance Corporation

Division of Compliance & Consumer Affairs

Washington, DC 20429 * 800-934-FDIC

Department of Transportation

Office of Financial Management

Washington, DC 20590 * 202-366-1306

Department of Agriculture

Office of Deputy Administrator-GIPSA

Washington, DC 20250 * 202-720-7051