

# Community College of Philadelphia

## Fair Credit Reporting Act Background Check Disclosure

In connection with your employment application and for other employment purposes, the Community College of Philadelphia (the “College”) may seek background information about you from a consumer reporting agency. This information will be in the form of a consumer report and/or an investigative consumer report (the “Reports”).

These Reports may be obtained at any time after the College receives authorization from you, including any time during the period of your employment if the College hires you, without providing further disclosure or obtaining additional consent.

A consumer report is any written, oral or other communication of information by a consumer reporting agency bearing on your credit standing, character, general reputation, personal characteristics, or mode of living which is used or expected to be used in whole or in part for employment purposes.

The consumer report may include, but are not limited to, credit reports and credit history information, criminal and other public records and history; public court records (*e.g.*, bankruptcies, tax liens, and judgments); motor vehicle and driving records; educational and employment history, including professional disciplinary actions; drug/alcohol test results; and Social Security verification and address history, subject to any limitations imposed by applicable federal and/or state law. This information may be obtained from public records or private sources, including credit bureaus, government agencies, judicial records, former employers, educational institutions, and other sources.

An investigative consumer report is a consumer report in which information regarding your character, general reputation, personal characteristics, or mode of living is obtained through personal interviews with those who are acquainted with you or who may have knowledge of any relevant information about you.

You have the right to request information from the College about the nature and scope of any investigative consumer report on you that is requested by the College. The request must be made in writing and within a reasonable period of time after you have received this disclosure. Please note that the nature and scope of the most common form of investigative consumer report obtained by the College encompasses employment verifications and references, or personal references.

Sterling InfoSystems, Inc. (“Sterling Talent Solutions”), 1 State Street, New York, NY, 10004, (877) 424-2457, [www.sterlingtalentsolutions.com](http://www.sterlingtalentsolutions.com), or another consumer reporting agency, will obtain the Reports for the College.

The federal Fair Credit Reporting Act (“FCRA”) and any applicable state fair credit reporting laws protect certain types of background information contained in the Reports. A Summary of Your Rights

under the Fair Credit Reporting Act, and a summary of rights under any applicable state fair credit reporting law, is being provided to you with this disclosure.

**Authorization to Obtain Consumer Reports and/or Investigative Consumer Reports**

I acknowledge that I have received and read the Fair Credit Reporting Act Background Check Disclosure, A Summary of Your Rights Under the Fair Credit Reporting Act, the summary of my rights under any applicable state fair credit reporting law, and this authorization. I certify that I understand the documents I have received.

I hereby authorize the Community College of Philadelphia (the "College") or its authorized agents, including Sterling InfoSystems, Inc. ("Sterling Talent Solutions"), located at 1 State Street, New York, NY 10004, (877) 424-2457, [www.sterlingtalentsolutions.com](http://www.sterlingtalentsolutions.com), and other consumer reporting agencies, to obtain or prepare consumer reports and investigative consumer reports about me for employment purposes at any time after it receives this authorization, including any time that I may be employed by the College. I authorize the release of such consumer reports or investigative consumer reports to the College and its designated representatives to assist the College in making employment decisions involving me at any time after receipt of this authorization. I also authorize the College to release such consumer reports or investigative consumer reports to the School District of Philadelphia or other entities for employment purposes as required by contract with the School District of Philadelphia or other entities and in accordance with the Pennsylvania Public School Code, the Pennsylvania Child Protective Services Law, or other applicable law.

To this end, I hereby authorize without reservation any state, federal, or local law enforcement agencies or courts; educational institution; motor vehicle record agency; credit bureau; information bureau or other data repository; current or former employer; financial institution; licensing agency; the military; and other individuals and entities to provide any and all information regarding me that is requested by Sterling Talent Solutions, other consumer reporting agencies, or the College, and authorize such consumer reporting agencies, including Sterling Talent Solutions, to provide such information to the College.

I agree that a facsimile ("fax"), electronic or photographic copy of this Authorization shall be as valid as the original.

Name: \_\_\_\_\_

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

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

## **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.consumerfinance.gov/learnmore](http://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](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)

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:**

1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.

b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:

**CONTACT:**

a. Consumer Financial Protection Bureau  
1700 G Street N.W.  
Washington, DC 20552

b. Federal Trade Commission: Consumer Response Center -- FCRA  
Washington, DC 20580  
(877) 382-4357

2. To the extent not included in item 1 above:

a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks

a. Office of the Controller of the Currency  
Customer Assistance Group  
1301 McKinney Street, Suite 3450  
Houston, TX 77010-9050

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

b. Federal Reserve Consumer Help Center  
P.O. Box 1200  
Minneapolis, MN 55480

c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations

c. FDIC Consumer Response Center  
1100 Walnut Street, Box #11  
Kansas City, MO 64106

d. Federal Credit Unions

d. National Credit Union Administration  
Office of Consumer Protection (OCP)  
Division of Consumer Compliance and Outreach (DCCO)  
1775 Duke Street  
Alexandria, VA 22314

3. Air carriers

Asst. General Counsel for Aviation Enforcement & Proceedings  
Department of Transportation  
1200 New Jersey Avenue, S.E.  
Washington, DC 20590

4. Creditors Subject to Surface Transportation Board

Office of Proceedings, Surface Transportation Board  
Department of Transportation  
395 E Street, S.W.  
Washington, DC 20423

5. Creditors Subject to Packers and Stockyards Act, 1921

Nearest Packers and Stockyards Administration area supervisor

6. Small Business Investment Companies

Associate Deputy Administrator for Capital Access  
United States Small Business Administration  
409 Third Street, S.W., 8th Floor  
Washington, DC 20416

7. Brokers and Dealers

Securities and Exchange Commission  
100 F Street, N.E.  
Washington, DC 20549

8. Federal Land Banks, Federal Land Bank  
Associations, Federal Intermediate Credit Banks,  
and Production Credit Associations

Farm Credit Administration  
1501 Farm Credit Drive  
McLean, VA 22102-5090

9. Retailers, Finance Companies, and All Other  
Creditors Not Listed Above

FTC Regional Office for region in which the creditor  
operates or Federal Trade Commission: Consumer  
Response Center -- FCRA  
Washington, DC 20580  
(877) 382-4357

I acknowledge receipt of the Summary of Your Rights Under the Fair Credit Reporting Act (FCRA) and certify that I have read and understand this document