

Para informacion en espanol, visite 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 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 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.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 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.
- **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-OPTOUT (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.

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:

Consumer reporting agencies, 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

Contact:

Federal Trade Commission: Consumer Response Center-FCRA
Washington, D.C. 20580 1-877-382-4357

Office of the Comptroller of the Currency
Compliance Management, Mail Stop 6-6
Washington, D.C. 20519 800-613-6743

Federal Reserve Board
Division of Consumer & Community Affairs
Washington, D.C. 20551 202-452-3693

Office of Thrift Supervision
Consumer Complaints
Washington, D.C. 20552 800-842-6929

National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314 703-519-4600

Federal Deposit Insurance Corporation
Consumer Response Center
2345 Grand Avenue, Suite 100
Kansas City, Missouri 64108-2638 1-877-275-3342

Department of Transportation
Office of Financial Management
Washington, D.C. 20590 202-366-1306

Department of Agriculture
Office of Deputy Administrator – GIPSA
Washington, D.C. 20250 202-720-7051

**THE CURATORS OF THE UNIVERSITY OF MISSOURI
DISCLOSURE TO EMPLOYMENT APPLICANT
REGARDING PROCUREMENT OF
A CONSUMER REPORT**

In connection with your application for employment, the University of Missouri may procure a Background Investigative Report and/or Criminal Background Report on you as part of the process of considering your candidacy as an employee. In the event that information from the Report is utilized in whole or in part in making an adverse decision with regard to your potential employment, before making the adverse decision, the University will provide you with a copy of the Report and a description in writing of your rights under the federal Fair Credit Reporting Act.

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 the University to obtain a Background Investigative Report and/or Criminal Background Report about you in order to consider you for employment. The information requested below is being used strictly for this employment screening purpose in order to obtain accurate results. The Report may include, but not be limited to, criminal history, verification of employment and education, and driving records.

Applicant's Name: _____
(Please Print Your Full Legal Name)

Applicant's Address: _____

City/ State/ Zip: _____

Social Security Number: _____ **Date of Birth:** _____

Driver's License Number and State: _____

I have received a copy of my Summary of Rights Under the Fair Credit Reporting Act.

Signature **Date**

The information requested above is used to assist in the completion of a background investigation. The information will be maintained in a limited access file. The information will be used for the sole purpose of identification when conducting a background investigation.

Must be returned by mail within 24 hours of receipt to: **UM-St. Louis
Human Resources Department
211 GSB
One University Blvd
St Louis, MO 63121**