



Consumer Report Disclosure and Authorization

(Washington)

Disclosure

TRS, Inc., when considering your application for employment, when making a decision whether to offer you employment, when deciding whether to continue your employment (if you are hired), and when making other employment related decisions directly affecting you, may wish to obtain and use a “consumer report” from a “consumer reporting agency.” These terms are defined in the Fair Credit Reporting Act (“FCRA”), which applies to you. As an applicant for employment or employee of TRS, Inc., you are a “consumer” with rights under the FCRA.

A “consumer reporting agency” is a person or business which, for monetary fees, dues or on a cooperative non-profit basis, regularly assembles or evaluates consumer credit information or other information on consumers for the purpose of furnishing “consumer reports” to others, such as TRS.

A “consumer report” is any written, oral or other communication of any information by a “consumer reporting agency” bearing on, among other things, character, general reputation, personal characteristics or mode of living which is used or collected for the purpose of serving as a factor in establishing the consumer’s eligibility for employment purposes.

If TRS, Inc. obtains a “consumer report” about you, and if TRS, Inc. considers any information in the “consumer report” when making an employment related decision that directly and adversely affects you, you will be provided with a copy of the “consumer report” before the decision is finalized. You also may contact the Federal Trade Commission about your rights under the FCRA as a “consumer” with regard to “consumer reports” and “consumer reporting agencies.”

Authorization

By signing below, I, _____, hereby voluntarily authorize TRS, Inc. to obtain “consumer reports” about me from a “consumer reporting agency” and to consider the “consumer reports” when making decisions regarding my employment at TRS, Inc. I understand that I have rights under the Fair Credit Reporting Act, including the rights discussed above.

Applicant’s Signature _____ Date of Birth _____

Date _____

Witness’ Name (print or type) _____

Witness’ Signature _____ Date _____

Summary of Rights Under Washington's Fair Credit Reporting Act

Definitions:

"Consumer report" means a written, oral, or other communication of information by a consumer reporting agency bearing on a consumer's creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living that is used or expected to be used or collected for employment purposes.

"Consumer reporting agency" means a person who, for monetary fees, dues, or on a cooperative nonprofit basis, regularly engages in whole or in part in the business of assembling or evaluating consumer credit information or other information on consumers for the purpose of furnishing consumer reports to third parties, and who uses any means or facility of commerce for the purpose of preparing or furnishing consumer reports.

Employees/applicants have the right to know what is in their file. An employee/applicant may request and obtain, among other information: (1) all information in the file of a consumer reporting agency, except for medical information (medical information shall be disclosed to the health care provider of the consumer's choice); (2) all items of information in its files on that consumer, including disclosure of the sources of the information; and (3) the identification of each person who for employment purposes within the two-year period before the request, procured a consumer report.

Consumer Reports for Employment Purposes. An employer may not procure or cause the procurement of a consumer report for employment purposes with respect to any applicant unless: (1) a clear and conspicuous disclosure has been made in writing to the applicant before the report is procured or caused to be procured; or (2) the applicant authorizes the procurement of the report. An employer may not procure or cause the procurement of a consumer report for employment purposes with respect to any employee unless the employee has received, after the person became an employee, written notice that consumer reports may be used for employment purposes. This requirement does not apply with respect to a consumer report of an employee who the employer has reasonable cause to believe has engaged in specific activity that constitutes a violation of law. An employer may not procure a consumer report for employment purposes where any information contained in the report bears on the consumer's credit worthiness, credit standing, or credit capacity, unless the information is either: (1) substantially job related and the employer's reasons for the use of such information are disclosed to the consumer in writing; or (2) required by law.

Employees/applicants must be told if information in their file has been used against them. An employer who uses a consumer report to deny an application for employment or take another adverse action against an employee must: (1) provide the employee/applicant with written notice of the adverse action; (2) provide the employee/applicant with the name, address, and telephone number of the consumer reporting agency that furnished the report to the employer; (3) provide the employee/applicant with a description of the consumer's rights under Washington's Fair Credit Reporting Act pertaining to consumer reports obtained for employment purposes; and (4) provide the employee/applicant a reasonable opportunity to respond to any information in the report that is disputed by the employee/applicant.