



Dear Job Applicant,

Thank you for your interest in Covenant Church. Please complete the attached application form and background check authorization in detail. We will review your qualifications and experience and contact you for an interview if we believe that we may have a match. In addition to meeting the technical requirements of the job in which you are applying, it is equally important to us that your beliefs and actions line up with the beliefs of Covenant Church. Our confession of faith is documented on the reverse side of this form. We believe that our work here, no matter what the role, is a ministry and service to the Lord Jesus Christ and to our members. With this in mind, the following is a summary of some additional expectations we have of our employees.

This application should be completed by all applicants for ALL employment positions. The purpose of this form is to assist in the creation of a safe environment for everyone who participates in the employment and programs of Covenant Church or uses Covenant Church facilities.

Our name “Covenant Church” reflects what we believe and pursue – not as a “byword” but a lifestyle. That is. . . . “Covenant”. “Covenant” is a strong agreement made between two people based on love and loyalty. It is the mutual care and concern shared by these parties to ensure protection and provision. We expect that employees of Covenant Church share in our commitment to the Body of Christ and to the local church as follows:

FAITHFUL CHURCH ATTENDANCE

Spiritual development is at the core of Covenant Church’s philosophy. A growing, vibrant relationship with God is supported and enhanced by relationship with His body. Jesus did not die only for you to “believe” but that you could “belong”. Faithful church attendance indicates you are committed to maturing spiritually and understand the importance of encouragement received and given during service times.

FAITHFUL GIVING

Jesus commissioned the church to **go** preach the gospel, baptize and make disciples. A heart and vision to fulfill the great commission requires provision. 1 Corinthians 16:2 says, “On the **first day** of each week, let **each one** of you (personally) **put aside something** and **save** it up **as he has prospered** (in proportion to what he is given) that there be no collections when I come (amp.).” 2 Corinthians 9:7 states we should give **as we have purposed** in our heart, **not reluctantly** or **under compulsion**, because, God loves the giver whose heart is in the giving (amp.). Your faithful financial support of the ongoing work of the Church reveals Jesus’ level of Lordship in your life. Additionally, the scripture teaches that where your treasure is, your heart will be there also.

FAITHFUL SERVICE

Just as each member of your physical body has a function, likewise, you have a role to play in the ongoing success of the Church of our Lord Jesus Christ. Your responsibility is to be proactive in identifying the ministry area where you can volunteer that is best suited to your personal gifts and calling.

Thank you again for your interest in employment at Covenant Church. We pray that you will allow Him to direct your employment search and trust that He will plant you where he needs you most.

COVENANT CHURCH Confession of Faith

Article One

We believe that man was made in the image of God and is the crown of creation. He is now, by reason of the fall, spiritually depraved and alienated from his Creator. Apart from God's grace, he has no ability to attain to his high calling.
Psalm 8, Ephesians 2:8-9

Article Two

We believe that justification is by grace through faith in our Lord's sacrifice on Calvary.
Romans 3:21-24

Article Three

We believe that all of God's people are to be buried with our Lord Jesus Christ in the waters of baptism, subsequent to conversion.
Matthew 28:19, Acts 2:38, Romans 6:4

Article Four

We believe in one God, revealed as Father, Son and Holy Spirit.
Deuteronomy 6:4, II Corinthians 13:14, John 1:1

Article Five

We believe that our Lord Jesus Christ was begotten, not created, very God of very God, truly God, truly Man. He was born of the Virgin Mary, lived a sinless life, died a vicarious and atoning death for the sins of the world, resurrected bodily for our justification, and now reigns in glory until all things be put under His feet.
I Timothy 3:16

Article Six

We believe that the Holy Spirit indwells all believers, conforming them to the image of Jesus Christ.
I Corinthians 12:13, Romans 8:16-17

Article Seven

We believe that in the baptism of the Holy Spirit is an endowment of power, subsequent to conversion, given by God to anoint the believer for sanctification and evangelism. It is our understanding that the supernatural charisma of the Holy Spirit is active within the body of Christ until the coming of the Lord. Furthermore, we believe the development of the charismatic gifts ought to be encouraged under the guidance of local church authorities.
Acts 8:14-17, Acts 19:1-2, I Corinthians 12:4-7

Article Eight

We believe in the Holy Christian Church, imperfectly represented on earth, by the various Christian institutions. Her unity is spiritual, her culture diverse and transitional, her mission eternal.
Hebrews 12:18-23

Article Nine

We believe in the absolute inspiration of the Holy Scriptures, given by the Holy Spirit without error, as He moved upon holy men of old. Furthermore, we believe that the Church has no authority to establish doctrine or practice contrary to these same Scriptures, which were subsequently accepted as canon by the early Christian Church.
II Timothy 3:16

Article Ten

We believe that the calling of Apostle, Prophet, Evangelist, Pastor and Teacher are functional within the Body of Christ until the Lord's return. Furthermore, these ministries are gifts to the Church for the purpose of equipping the saints for the work of the ministry, that the body of Christ be edified.
Ephesians 4:11-16

Article Eleven

We believe the identity of the Body of Christ on the earth is primarily perceived through the local church. While encouraging the voluntary association of local churches, and recognizing the need of consensus on matters of fundamental doctrine and conduct, we strongly confess the local church to be sovereign and autonomous.
Revelation 2-3

Article Twelve

We believe in the right of local churches and ministries to form temporal institutions to assist them in carrying out the work of God. At the same time, we reject sectarianism and divisiveness as great evils.

Article Thirteen

We believe in the priesthood of the believer. This is to say, all people born of God have equal status before, and direct access to, their Lord.
I Peter 2:5

Article Fourteen

We believe in the spiritual unity of all who are born of God. We confess even those with whom we disagree, those who do not confess us, and others who we exclude because of our willful ignorance.
I Corinthians 12:12-14

Article Fifteen

We believe that those who are called by the name of Christ should depart from iniquity. Understanding that salvation from the penalty of sin only begins the process of redemption, we acknowledge that one work of the Holy Spirit is to create in us the character of Christ.
II Timothy 2:19

Article Sixteen

We believe in the literal second coming of our Lord, the literal rule of Christ upon the earth, the resurrection of the regenerate to eternal life and the unregenerate to eternal damnation, and the ultimate victory of the eternal Kingdom of God.
Acts 1:9-11, Daniel 12:2, Revelation 22:1-7

APPLICATION FOR EMPLOYMENT

Applications are received and employees are hired without regard to race, creed, color, sex, age, national origin, marital status, physical or mental handicap, veterans status and citizenship status. The employer, being a religious corporation, reserves the right to hire and/or terminate employees because of religious reasons. The receipt of this application does not mean that job openings exist nor does it obligate us in any way. We appreciate your interest in our organization. While completing this application if you find it necessary to provide additional comments or explanations to questions asked, please attach additional sheets of paper. **PLEASE PRINT OR TYPE ALL INFORMATION!**

PERSONAL INFORMATION	
Name _____ <div style="display: flex; justify-content: space-between; font-size: small;"> Last _____ First _____ Middle Initial _____ </div>	Social Security No. _____ Email Address: _____
Present address _____ <div style="display: flex; justify-content: space-between; font-size: small;"> No. _____ Street _____ City _____ State _____ Zip _____ </div>	Home No. _____ Cell No. _____
How long have you lived at the above address? _____	Previous address _____ <div style="display: flex; justify-content: space-between; font-size: small;"> No. _____ Street _____ City _____ State _____ Zip _____ </div>
How Long did you live there? _____	
Are you over the age of 18? <input type="checkbox"/> Yes <input type="checkbox"/> No **If answer is no, employment is subject to verification that you are of minimum age.	
What languages can you read, speak and write fluently? _____	
Are you a citizen of the United States? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If not a citizen of the U.S., can you provide proof that you can legally be employed in the U.S.? <input type="checkbox"/> Yes <input type="checkbox"/> No	
We would love to learn a little more about you. Where can we find you on social media? If you would like to, please provide a link to your Facebook, Twitter or Instagram profile or your handles on those mediums: _____	

EMPLOYMENT INFORMATION	
Position applying for _____	Date available for work _____
What salary/hourly rate do you expect? _____	
Type of employment: <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Temporary	
What days and hours if part time? Days _____ Hours _____ From: <input type="checkbox"/> AM <input type="checkbox"/> PM To: <input type="checkbox"/> AM <input type="checkbox"/> PM	
<input type="checkbox"/> Y <input type="checkbox"/> N	Have you ever been bonded?
<input type="checkbox"/> Y <input type="checkbox"/> N	Have you ever been refused bond? If yes, state reason and date _____
<input type="checkbox"/> Y <input type="checkbox"/> N	Have you ever been discharged or requested to resign from a position? If yes, explain _____
<input type="checkbox"/> Y <input type="checkbox"/> N	Does your present employer know of your plans to change employment?
<input type="checkbox"/> Y <input type="checkbox"/> N	Have you ever held a position of trust (handling money or confidential material)?
<input type="checkbox"/> Y <input type="checkbox"/> N	Would you have steady transportation to work?
<input type="checkbox"/> Y <input type="checkbox"/> N	Do you have any personal responsibilities or problems that may affect your daily attendance? If yes, explain _____
<input type="checkbox"/> Y <input type="checkbox"/> N	Are there any other experiences, skills or qualifications which you feel would especially fit you for work with our organization? _____
Why do you desire to make a change? _____ _____ _____	

PRIOR WORK RECORD	
(Please complete this section for each of your employment positions, starting with your current employer and working backwards five (5) years. Please use back of page for additional employment positions.)	
1. Name of Most Recent Employer _____	Telephone No. _____
Address _____	City _____ State _____ Zip _____
Name & Position of Immediate Supervisor _____	Date of Employment: From _____ To _____
Your Position or Title _____	Starting Rate \$ _____ Ending Rate \$ _____
Describe your duties _____	
Reason for Leaving _____	

2. Name of Most Recent Employer _____ Telephone No. _____
 Address _____ City _____ State _____ Zip _____
 Name & Position of Immediate Supervisor _____ Date of Employment: From _____ To _____
 Your Position or Title _____ Starting Rate \$ _____ Ending Rate \$ _____
 Describe your duties _____
 Reason for Leaving _____

3. Name of Most Recent Employer _____ Telephone No. _____
 Address _____ City _____ State _____ Zip _____
 Name & Position of Immediate Supervisor _____ Date of Employment: From _____ To _____
 Your Position or Title _____ Starting Rate \$ _____ Ending Rate \$ _____
 Describe your duties _____
 Reason for Leaving _____

VOLUNTEER EXPERIENCE

Church/Organization _____ Telephone No. _____
 Address _____ City _____ State _____ Zip _____
 Supervisor _____ Full-Time Part-Time
 Your Position or Title _____ From: _____ To: _____
 Responsibilities _____
 Reason for Leaving _____

EDUCATION INFORMATION

Schooling	Degree Received and Major Subject	Name of School	Location	Years Completed	Did You Graduate?
Grammar or High School					
Trade Bus. Or Correspondence					
College					
Graduate School or Seminary					

Describe any other specialized or professional training (such as computers, etc.). If you are presently enrolled in school, what are you studying?

REFERENCES
 (Please include complete address, city, state and zip code)

PERSONAL REFERENCE (cannot be a family member)

Name _____ Address _____ Years Known _____ Occupation _____
 City _____ State _____ Zip _____ Email _____ Phone # _____

PROFESSIONAL REFERENCE

Name _____ Address _____ Years Known _____ Occupation _____
 City _____ State _____ Zip _____ Email _____ Phone # _____

PERSON OF OPPOSITE SEX REFERENCE (cannot be a family member)

Name _____ Address _____ Years Known _____ Occupation _____
 City _____ State _____ Zip _____ Email _____ Phone # _____

CHURCH AFFILIATION

Please list your church membership(s) over the past five years:

Current Church _____ Dates Attended _____ City/State _____ Phone _____
 Previous Church _____ Dates Attended _____ City/State _____ Phone _____
 Previous Church _____ Dates Attended _____ City/State _____ Phone _____

LEGAL HISTORY

- Y N Have you ever been convicted of a criminal offense (felony or misdemeanor)?
Answer "Yes" if you have entered a plea agreement including a deferred sentence or deferred judgment arrangement in connection with a criminal case.
- Y N Have you ever been charged with a sexual offense, offense relating to children, or crime of violence?
- Y N Have you ever reported to any organization or registry for abuse or misconduct involving children?
- Y N Do you have any disciplinary action or investigation pending by an employer, other organization, professional association, or licensing body, for violence, sexual misconduct, or misconduct involving children?
- Y N Have you ever been disciplined or dismissed from any employment or volunteer position for any reason or following an allegation of sexual misconduct, physical aggression, verbal aggression, or other inappropriate behavior or conduct?
- Y N Have you ever been reprimanded, or asked to leave or end your membership in a church?
- Y N Have you ever been the subject of a complaint or disciplinary proceeding concerning any professional license or professional affiliation held by you?

List any talents, vocations, preparation, training or other experiences which have equipped you to work with children, students or vulnerable adults, and any other ministerial positions:

Describe why you might feel God has called you to serve in the ministry of Covenant Church:

APPLICANT'S STATEMENT - READ CAREFULLY

The facts set forth in my application for employment are true and complete. I understand that if employed, false statements on my application shall be considered sufficient cause for dismissal. You are hereby authorized to make any investigation on my personal history and financial and credit record through any investigative or credit agencies or bureaus of your choice in compliance with applicable laws or statutes.

I understand that employment at this organization is "at will," and includes no guarantee, contract, or promise of employment for any specified length of time. I further understand that a criminal record check may be conducted on me, and I consent to any such check.

I authorize the use on any information in this application and any attached supplements to verify my statements, and I authorize the past employers, schools, churches, all references, and any other persons or organizations, whether or not identified in this application, to answer all questions asked concerning my ability, character, reputation, and previous employment record. I release all such persons from any and all liability or damages on account of having furnished such information.

Signature of Applicant

Date

NOTE: If this application is returned by mail, please address it to "Attn. Human Resources" and mark the envelope "Personal and Confidential".

Applicant Statements and Agreed Code of Conduct

Please initial each of the following statements:

_____ I declare that all statements contained in this application are true and that any misrepresentation or omission is cause for rejection of my application, or dismissal from my employment or ministry involvement.

_____ I understand that **my references and contacts** from prior church or non-church work with children, student, or disabled adults may be contacted and that an appropriate **criminal background check** will be conducted. I authorize investigations of all statements contained in this application and I specifically authorize the church to undertake a criminal background check of my past.

_____ I understand that I must be interviewed and recommended by a member of the Covenant Church Screening Committee before I begin my ministry or employment position.

_____ I understand that I can withdraw from the application process at any time.

_____ I understand that Covenant Church has a policy of ZERO TOLERANCE FOR ABUSE and takes all allegations of abuse seriously. I further understand that Covenant Church cooperates fully with the authorities to investigate all cases of alleged abuse. Abuse of any kind is grounds for immediate dismissal from my employment and possible criminal charges.

_____ I declare that I have not perpetrated physical abuse, sexual abuse, emotional abuse or neglect against a child, a student or disabled adult, and I have never been accused of these acts.

_____ I understand and agree that false statements and/or omissions regarding past conduct and/or present situations may be grounds for denial of this application for employment or termination of employment and that refusal to inform Covenant Church of the contents of a sealed criminal record will result in the automatic denial of the application.

_____ If employed, I agree to read and abide by all Policies and Procedures provided to me by Covenant Church concerning my conduct and behavior toward children, students or disabled adults participating in Covenant Church programs.

Print Name: _____

Signature: _____ Date: _____

COVENANT CHURCH CONSUMER AUTHORIZATION AND RELEASE

In connection with **COVENANT CHURCH** considering me for employment, continued employment, promotion or reassignment, I authorize **COVENANT CHURCH** and or its agent, ACCUFAX Div., Southvest Inc. to obtain a consumer report, criminal background check report, motor vehicle records, workers compensation records or investigative consumer report which may include information on my character, general reputation, personal characteristics, and mode of living from public record sources or through personal interviews with previous employers or associates. When requested by an employer motor vehicle records or a driving history may be obtained.

I authorize, without reservation, any person or entity contacted by **COVENANT CHURCH**, or its agent, ACCUFAX Div., Southvest Inc. to furnish the above-stated information, and I release any such person or entity from any and all liability for furnishing such information. I further release **COVENANT CHURCH**, its affiliated companies, their officers, employees and agents, and specifically, ACCUFAX Div., Southvest Inc., their affiliated companies, their officers, employees and agents from any liability and responsibility arising from the preparation of said report. I understand that false or misleading statements made on this authorization, or made during the employment process, will disqualify me from consideration for employment or result in my immediate discharge if employed.

By my execution hereof I acknowledge I have been provided with a separate Consumer Disclosure advising me that a report will be requested and used for the purpose of evaluating me for employment, continued employment, promotion, or reassignment as an employee.

PLEASE PRINT (Use Blue or Black Ink)

Requested by: * 423153

LEGAL NAME _____ DOB * _____ SS# _____

OTHER NAMES USED _____

DRIVERS LICENSE # _____ STATE ISSUED _____

Name exactly as it appears on Drivers License _____

CURR. ADDR. _____

CITY _____ ST _____ CO _____ ZIP _____ HOW LONG _____

PREV. ADDR. _____

CITY _____ ST _____ CO _____ ZIP _____ HOW LONG _____

PREV. ADDR. _____

CITY _____ ST _____ CO _____ ZIP _____ HOW LONG _____

Signature _____ Date _____

LIST ALL CITY/STATES RESIDED IN SINCE AGE 18 AND HOW LONG IN EACH CITY/STATE:

APPLICANT COMPLETE INFORMATION BELOW (**MAY WE CONTACT YOUR CURRENT EMPLOYER ?**) Y N _____

Employer _____	City _____	Tel _____	From _____	To _____
			Date /	

Employer _____	City _____	Tel _____	Dates _____	/
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Employer _____	City _____	Tel _____	Dates _____	/
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EDUCATION

Name _____	City, St _____	Tel _____	From _____	To _____
	Most recent		Dates /	

Years attended _____ Last year completed: 1 2 3 4 _____ Degree(s) _____

Last name if different while in School _____

*** "Date of Birth" (DOB) or "Age" will be used solely for the purpose of identification in doing background checks and will not be considered or used for any other purpose.**

**COVENANT CHURCH
CONSUMER AUTHORIZATION AND RELEASE**

CONSUMER DISCLOSURE (FCRA-1)

In connection with **COVENANT CHURCH.** considering you for employment, continued employment, promotion or reassignment, **COVENANT CHURCH.** may obtain a consumer report, criminal background check report, motor vehicle report, workers compensation records or investigative consumer report on you which may include information on character, general reputation, personal characteristics, and mode of living from public record sources or personal interviews with previous employers or associates. You have the right, upon written request, to receive a written description of the nature and scope of the investigation requested and a written summary of your rights under the Fair Credit Reporting Act.

I HEREBY ACKNOWLEDGE RECEIPT:

PRINT NAME

DATE

SIGNATURE

COVENANT CHURCH

CONSUMER AUTHORIZATION AND RELEASE

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 CRA’s 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. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W. Washington DC 20006. 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 about 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, provided that 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 CRA’s – to which it has provided the data – of any errors) 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.
- Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

COVENANT CHURCH CONSUMER AUTHORIZATION AND RELEASE

A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

The FCRA gives several different federal agencies (listed below) 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)

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

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

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

State chartered banks that are not a member 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:

A. Bureau of Consumer Financial Protection
1700 G Street NW
Washington, DC 20580

B. 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, D.C. 20219
800-613-6743

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

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

National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314
703-518-6360

Federal Deposit Insurance Corporation
Division of Compliance & Consumer Affairs
Washington, D.C. 20429
800-934-FDIC

Department of Transportation
Office of Financial Management
Washington, D.C. 20590

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

COVENANT CHURCH

CONSUMER AUTHORIZATION AND RELEASE

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- **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, provided that 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.
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- **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.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.