

## Consent to Use of Electronic Records and Signatures

You have the opportunity to complete and sign documents, as well as receive notices and other documents related to your application and background check, in electronic rather than paper form. To agree to these uses of electronic documents and signatures, and to sign this document with the same effect as physically signing your name, click the "Sign" button at the bottom of this page after reviewing the information below.

In order to sign, complete and receive documents electronically you will need the following:

- a. A personal e-mail address;
- b. A computer or other device with standard e-mail software;
- c. Internet Explorer version 9 or newer, Firefox, Google Chrome, or Safari
- d. A connection to the Internet; and
- e. A printer if you want to print paper copies.

Alternatively, you may elect to use and sign paper versions of documents related to your application, including the background check. To do so, please contact Verified Volunteers at 113 South College Avenue, Fort Collins, CO, 80524, 855-326-1860, Option 3.

By typing your name below, you consent to sign, complete and receive documents relating to your application and background check during both this session and any future sessions relating to your application. Additionally, you consent to electronically receive: communications relating to your application and associated background check, including requests for additional information; notices of actions taken on your application required by law, including the Fair Credit Reporting Act; and notices of your rights under federal or state laws.

Your consent applies to documents completed, signed or provided via this website, as well as to documents transmitted via email.

You have the right to withdraw your consent at any time by calling or writing to: Verified Volunteers, 113 South College Avenue, Fort Collins, CO, 80524, 855-326-1860, Option 3 or [TheAdvocates@VerifiedVolunteers.com](mailto:TheAdvocates@VerifiedVolunteers.com). After withdrawing your consent, please also contact your organization to make arrangements to receive paper copies of documents and communications.

If your contact information changes, please call or write to: 113 South College Avenue, Fort Collins, CO, 80524, 855-326-1860, Option 3 or [TheAdvocates@VerifiedVolunteers.com](mailto:TheAdvocates@VerifiedVolunteers.com).

After consenting, you can obtain copies of documents and communications relating to your associated background check by: (1) logging into Verified Volunteers and accessing the Agreements section of 'My Profile'; or (3) calling 855-326-1860, Option 3 or emailing [TheAdvocates@VerifiedVolunteers.com](mailto:TheAdvocates@VerifiedVolunteers.com) to request that paper copies be mailed to you at no charge.

[Top](#)

### **Disclosure Regarding Employment and/or Volunteerism/Non-Employee Position Background Report**

Verified Volunteers, 113 South College Avenue, Fort Collins, CO, 80524, 855-326-1860, Option 3. [www.verifiedvolunteers.com](http://www.verifiedvolunteers.com), may obtain a consumer report and/or an investigative consumer report ("REPORT") that contains background information about you in connection with your employment and/or volunteerism/non-employee position. Verified Volunteers may obtain further reports throughout your employment and/or volunteerism/non-employee position so as to update your report without providing further disclosure or obtaining additional consent.

The REPORT may contain information about your character, general reputation, personal characteristics and mode of living. The REPORT may include, but is not limited to, credit reports and credit history information; criminal and other public records and history; public court records; motor vehicle and driving records; and

Social Security verification and address history, subject to any limitations imposed by applicable federal and state law. This information may be obtained from public record and private sources, including credit bureaus, government agencies and judicial records, and other sources.

If an investigative consumer REPORT is obtained, in addition to the description above, the nature and scope of any such REPORT will be for personal references.

[Top of Section](#) | [Top](#)

### **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, D.C. 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 creditworthiness 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 5OPTOUT (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 more information about your federal rights, contact:

**For questions or concerns regarding:**

**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 Bureau:

**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

**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.

**Please contact:**

**a.** Bureau of Consumer Financial Protection  
1700 G Street NW  
Washington, DC 20552

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

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

**b.** Federal Reserve Consumer Help Center  
PO Box 1200  
Minneapolis, MN 55480

**For questions or concerns regarding:**

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

**d.** Federal Credit Unions

**3.** Air carriers

**4.** Creditors Subject to Surface Transportation Board

**5.** Creditors Subject to Packers and Stockyards Act

**6.** Small Business Investment Companies

**7.** Brokers and Dealers

**Please contact:**

**c.** FDIC Consumer Response Center

1100 Walnut Street, Box #11  
Kansas City, MO 64106

**d.** National Credit Union Administration

Office of Consumer Protection (OCP)

Division of Consumer Compliance and Outreach (DCCO)

1775 Duke Street  
Alexandria, VA 22314

Asst. General Counsel for Aviation Enforcement & Proceedings

Aviation Consumer Protection Division

Department of Transportation

1200 New Jersey Avenue SE  
Washington, DC 20590

Office of Proceedings, Surface Transportation Board

Department of Transportation

395 E Street, SW  
Washington, DC 20423

Nearest Packers and Stockyards Administration area supervisor

Associate Deputy Administrator for Capital Access

United States Small Business Administration

409 Third Street, SW, 8th Floor

Washington, DC 20416

Securities and Exchange Commission

100 F St NE  
Washington, DC 20549

**For questions or concerns regarding:**

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

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

**Please contact:**

Farm Credit Administration  
1501 Farm Credit Drive  
McLean, VA 22102-5090  
FTC Regional Office for  
region in which the creditor  
operates **or** Federal Trade  
Commission: Consumer  
Response Center - FCRA  
Washington, DC 20580  
(877) 382-4357

[Top of Section](#) | [Top](#)

**Consumers have the right to obtain a security freeze**

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.