

USA BACKGROUNDS INCORPORATED

Norfolk State University Authorization and Disclosure Form

I authorize USA Backgrounds Incorporated (USABI) to seek and obtain consumer reports/investigative reports about me as defined in the Fair Credit Reporting Act(FCRA). These investigative reports may include, but are not limited to international criminal search, federal criminal searches, state criminal searches, and county criminal searches, sex offender search, education verification and social security number trace. I understand that these records may be used for the eligibility and qualification of my employment. I hereby authorize, without any reservation, the full release of these records and information for USABI and/or its agents to conduct the searches.

I also authorize the full release of the information described above, without any reservation, throughout any duration of my employment at Norfolk State University. I also certify that all information provided below is correct to the best of my knowledge. I agree that a copy or facsimile of this authorization shall be as valid as the original. In addition, I release and discharge USABI, and all of its agents, any expenses, losses, damages, and liabilities for the investigative process. Upon request, USABI will supply a copy of my reports and my rights under the Fair Credit Reporting Act. Requests may be directed to: USA Backgrounds Incorporated, P.O. Box 64921, Virginia Beach, VA 23467-4921 or by contacting us at 757.471.4677.

FULL NAME _____
LAST FIRST MIDDLE

OTHER NAMES USED
(IN THE PAST 7 YRS) _____ / _____ / _____

SSN # _____ - _____ - _____ D.O.B _____ / _____ / _____
MO. DAY YR.

CURRENT ADDRESS _____

PREVIOUS ADDRESS _____

List all of the cities (to include the state) you have lived in the past 7 years:

_____ / _____ / _____ / _____ / _____

HOME PHONE # () _____ CELL () _____

EDUCATION INFORMATION:

Name & Location of Institution Highest degree Major Dates attended

Print Name

Signature

Date

For Office Use Only

CHECK ALL THAT ARE TO BE ORDERED:

FAX TO 757.222.8400

Group Search _____ Federal Crim. _____ Statewide _____ International Search _____

Sex Offender _____ SSN Trace _____ Educ. Verif. _____

Authorized by : _____ Date _____

FAIR CREDIT REPORTING ACT (FCRA) SUMMARY

You must be told if information in your file has been used against you.

Anyone who uses information from a Credit Reporting Agency (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, if you request a copy of your file within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request.

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 finding to the CRA. (The source also advise national CRAs – to which it has provided the data – of any error.) 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 report that 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, 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, and employers without your permission.

You may choose to exclude your name from CRA lists unsolicited credit insurance offers.

Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit 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.