

# FAIR CREDIT REPORTING ACT DISCLOSURE & AUTHORIZATION

## Disclosure

As an applicant for employment, Independent Contactor or a current employee of **Chestor House, Inc.**, you are a consumer with rights under the Fair Credit Reporting Act. When any of the following circumstances exist, **Chestor House, Inc.** may choose to obtain and use information contained in either a consumer report or and investigative consumer report from a consumer reporting agency about you: (1) when considering your application for employment, (2) when making a decision whether to offer you a contract or employment, (3) when deciding whether to continue your Independent Contract or continue your employment (if you are hired), or (4) when making other contract-related or employment-related decisions directly affecting you.

For explanation purposes, a “consumer reporting agency” is a person or business which, for monetary fees, dues, or on a cooperative nonprofit basis, regularly assembles or evaluates consumer credit information or other information on consumers for the purpose of furnishing consumer reports for others, such as **Chestor House, Inc.**

A “consumer report” means any written, oral or other communication of any information by a consumer reporting agency bearing on your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing your eligibility for employment or contract purposes.

An “investigative consumer report” means a consumer report or portion thereof in which information on your character, general reputation, personal characteristics, or mode of living is obtained through personal interviews with your neighbors, friends, associates or others with whom you are acquainted or who may have knowledge concerning any such items of information.

An investigative consumer report may be requested by the employer. You may request, in writing within a reasonable time, additional disclosures regarding the nature and scope of the investigation requested as well as a written summary of your rights under the Fair Credit Reporting Act.

## Authorization

By signing below, I, \_\_\_\_\_, hereby voluntarily authorize Chestor House, Inc. to obtain either a consumer report or an investigative consumer report about me from a consumer reporting agency and to consider this information when making decisions regarding my contract eligibility or employment at Chestor House. I understand that I have rights under the Fair Credit Reporting Act, including the rights discussed above.

\_\_\_\_\_  
Name

\_\_\_\_\_  
Date