

UNITED STATES OF AMERICA
AUTHORIZATION TO OBTAIN CONSUMER (CREDIT) REPORT

Carefully read this authorization to release information about you, then sign and date it in ink

Instruction for Completing this Release

This release form authorizes the investigator to obtain a copy of your consumer (credit) report from a consumer reporting agency (credit bureau) pursuant to the provisions of the Fair Credit Reporting Act of 1970, as amended (15 U.S.C. Sec. 1681 *et seq.*). The Federal agency or department receiving the report will use the consumer report to assist in its adjudication of whether you satisfy the criteria to receive access or continued access to classified national security information. Your signature is required before the release form becomes valid.

AUTHORITY TO RELEASE INFORMATION

I hereby authorize any investigator, special agent, or other duly accredited representative of the authorized Federal agency or department conducting my background investigation, bearing this release or copy thereof that shows my signature, within five years of its date, to obtain a copy of my consumer report as that term is defined in the Fair Credit Reporting Act (FCRA) of 1970, as amended (15 U.S.C. Sec. 1681 *et seq.*). I understand that my consumer report will be used to assist in determining whether I satisfy the criteria to receive access or continued access to classified national security information. Furthermore, I understand that, if information in my consumer report leads to the Federal agency or department taking an action adverse to me as defined in the FCRA, that I will be given an opportunity to appeal the action consistent with applicable law, executive order, and agency or department regulation. However, I understand that I may not receive advance notice of an adverse action based in part on the consumer report if the Federal agency or department has reason to believe that advance notification will result in endangering life or physical safety of any person; flight from prosecution; destruction or tampering with evidence; intimidation of potential witnesses; compromise of classified information; or otherwise seriously jeopardize an investigation or official proceeding or unduly delay on ongoing official proceeding.

(signature)

(date)

(address, include street, apt. #, city, state, and zip code)

(social security number)

(telephone number)

Notice: The Privacy Act, 5 U.S.C. 522a, requires that federal agencies inform individuals, at the time information is solicited from them, whether the disclosure is mandatory or voluntary, by what authority such information is solicited, and what uses will be made of the information. You are hereby advised that the authority for soliciting your Social Security Number (SSN) is Executive Order 9397. Since other people may have the same name and birth date, your SSN will be used to identify you precisely when requesting a copy of your consumer report. Although disclosure of your SSN is not mandatory, your failure to do so may impede completion of your investigation.

A Summary of Your Rights Under the Fair Credit Reporting Act

The 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 CRAs are credit bureaus that gather and sell information about you -- such as where you work and live, if you pay your bills on time, and whether you've been sued, arrested, or filed for bankruptcy -- to creditors, employers, and other businesses. The FCRA gives you specific rights in dealing with CRAs, and requires them to provide you with a summary of these rights as listed below. You can find the complete text of the FCRA, 15 U.S.C. 1681 et seq., at the Federal Trade Commission's web site (<http://www.ftc.gov>).

- 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 give you the name, address, and phone number of the CRA that provided the report.
- You can find out what is in your file. A CRA must give you all the information in your file, and a list of everyone who has requested it recently. However, you are not entitled to a "risk score" or a "credit score" that is based on information in your file. There is no charge for the report if your application was denied because of information supplied by the CRA, and if you request the report within 60 days of receiving the denial notice. You are also entitled to one free report a year 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 a fee of 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 reinvestigate the items (usually within 30 days) unless your dispute is frivolous. The CRA must pass along to its source all relevant information you provided. The CRA also must supply you with written results of the investigation and a copy of your report, if it has changed. If an item is altered or deleted because you dispute it, the CRA cannot place it back in your file unless the source of the information verifies its accuracy and completeness, and the CRA provides you a written notice that includes the name, address and phone number of the source.
- Inaccurate information must be deleted. A CRA must remove inaccurate information from its files, usually within 30 days after you dispute its accuracy. The largest credit bureaus must notify other national CRAs if items are altered or deleted. However, the CRA is not required to remove data from your file that is accurate unless it is outdated or cannot be verified.
- 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, they may not continue to report it 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 those who have a need recognized by the FCRA -- usually to consider an application you have submitted to a creditor, insurer, employer, landlord, or other business.
- Your consent is required for reports that are provided to employers or that contain medical information. A CRA may not report to your employer, or prospective employer, about you without your written consent. A CRA may not divulge medical information about you without your permission.
- You can stop a CRA from including you on 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 number for you to call and tell the CRA if you want your name and address excluded from future lists or offers. If you notify the CRA through the toll-free number, it must keep you off the lists for two years. If you request and complete the CRA form provided for this purpose, you can have your name and address removed indefinitely.
- You may seek damages from violators. You may sue a CRA or other party in state or federal court for violations of the FCRA. If you win, the defendant may have to pay damages and reimburse you for attorney fees. If you lose and the court specifically finds you sued in bad faith, you or your attorney may have to pay the defendant's fees.

You may have additional rights under state law. You may wish to contact a state or local consumer protection agency or a state attorney general to learn those rights.

If you have questions or believe your file contains errors, call our toll-free number.

The FCRA gives several different federal agencies authority to enforce the FCRA:

FOR QUESTIONS OR CONCERNS
REGARDING:

CRA's, creditors and others not listed below

National Banks, federal branches/agencies of
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 credit unions (words "Federal Credit
Union" appear in institution's name)

Banks that are state-chartered, or are not
Federal Reserve System members

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:

Federal Trade Commission
Bureau of Consumer Protection-FCRA
Washington, DC 20219 *202-326-2222

Office of the Comptroller of the Currency foreign
Compliance Management, Mail Stop 6-6
Washington, DC 20219 *800-613-6743

Office of Thrift Supervision Consumer Programs
Washington, DC 20552 *800-842-6929

National Credit Union Administration
1775 Duke street
Alexandria, Va 22314 *703-518-6360

Federal Deposit Insurance Corporation Division of
Compliance & Consumer Affairs
Washington, DC 20429 *800-934-FDIC

Department of Transportation
Office of Financial Management
Washington, DC 20590 *202-720-7051

Department of Agriculture
Office of Deputy Administration-GIPSA
Washington, DC 20250 *202-720-7051