## COMBINED DISCLOSURE NOTICE AND AUTHORIZATION REGARDING BACKGROUND CONSUMER REPORTS

(Important: Please read carefully before signing.)

The Fair Credit Reporting Act requires that we inform you that a background investigation may be conducted as part of our screening and hiring process. This may include an inquiry to obtain information regarding your character, employment history, general reputation, personal characteristics, police record, education, qualifications, motor vehicle record, mode of living and/or credit and indebtedness. The primary objective of any investigation will be to verify information you provided on your application or during the interview process in connection with your application for and/or continued employment (or contract) with the company. A consumer report and/or an investigative consumer report may be obtained at any time during the application process or during your employment with the company. Upon timely written request to our personnel department, and within 5 days of the request, the name, address and phone number of the reporting agency and the nature and scope of the report (if one is made) will be provided to you. You have the right to request details of the report from the consumer-reporting agency. Before any adverse action is taken, based in whole or in part on the information contained in the consumer report, you will be provided a copy of the report, the name, address and telephone number of the reporting agency, a summary of your rights under the Fair Credit Reporting Act, as well as additional information on your rights under the law. The items of information requested below are required to process your background investigation. They are intended solely for that purpose and will not be used in a discriminatory manner for the making of business decisions.

(A Copy of 'A Summary of Your Rights Under the Fair Credit Reporting Act' is included with this authorization)

Other Names Used & Date Changed:(Incl			ncluding Maiden Name)		ed)
Telephone Number	er/s:				
Current Address:					
	(Mon/Year)	(Street)	(City)	(State)	(Zip)
Previous Address	·				
	(Mon/Year)	(Street)	(City)	(State)	(Zip)
Previous Address	·				
	(Mon/Year)	(Street)	(City)	(State)	(Zip)
Social Security #	// _	Date of B	irth:/	_/(Mont	h, Day, Year)
(if applicable) Driver	License #			State	
(if applicable) Profes	sional License/s: _		State:	Туре:	Number

I hereby authorize **Gowan Construction and/or Global Safety Network and their agents**, without any reservation, to investigate my background as it pertains to employment history and performance, personal and professional references, educational history, licenses and information contained in public records, including, but not limited to, credit, criminal, motor vehicle data and workers compensation. I hereby release all persons, companies or other entities furnishing such information from liability and responsibility in connection herewith. I further authorize ongoing procurement of the types of reports mentioned herein at any time during my employment (or contract) with the company. A photocopy of this document may be substituted for the original.

Signature Of Applicant

Date \_\_\_\_/\_\_\_/

MN/CA/OK Residents Only: Do you wish to receive a copy of your consumer report? Yes \_\_\_\_ No \_\_\_\_



## BACKGROUND SCREENING SERVICE REQUEST FAX COVER SHEET

Date:		<u>_2</u> _F	Pages total (including this one)			
FAX TO:	701-369-2239 (secure fax) Global Safety Network, In 3590 South 42 <sup>nd</sup> Street Grand Forks, ND 58201 Phone: 866-792-9808 Loca	с.				
FROM:	Gowan Construction 3596 15 <sup>th</sup> St NE Oslo, MN 56744 Phone: 701-699-5171 Fax: 701-699-3400 Contacts: Vicky Jamieson <u>vicky@gowanconstruction.com</u> Courtney Gratzek <u>courtney@gowanconstruction.com</u>					
Applican	nt Name:		_SSN:			
(If multiple 1	requests for the same services, ple	ease list all applicant names & SSI	Ns.)			
_	<u>PACKAGE</u>					
	e (SST, County Search (up to 5 counties)	), NCRS with Sex Offender Registry and V	vorker's Comp )			
INDIVIDUA	AL SERVICES (IN ADDITION TO TH	E PACKAGE ABOVE AND/OR ONLY SERVIC	ES INDICATED BELOW)			
	Social Security Trace & Verification	CDLIS	Employment Verification			
	Criminal (County)	Office of Inspector General (OIG)	Professional License			
	Criminal (State)	County Civil Record	Education Verification			
	Criminal (Federal)	Federal Civil Record	Fraud and Abuse Control System (FACIS)			
	NCRS including Sex Offender	Reference Verification	General Services Administration (GSA)			
$\boxtimes$	Motor Vehicle Record					
<b>Report D</b>	Delivery					
	E-mail Notification					
	NSTRUCTIONS OR REQUEST	PG•				
<b>STECIAL I</b>	INSTRUCTIONS OR REQUES					
Applicatio	ns, Resumes and Written Re	eleases should be attached, ij	f applicable.			

Person submitting this request: <u>Jessie</u> Phone: <u>701-699-5171</u>

## 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 <u>www.consumerfinance.gov/learnmore</u> 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 will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> for additional information.

- You have the right to ask for a credit score. Credit scores are numerical summaries of your credit-worthiness 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 <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> 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.
- 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 1-888-5-OPTOUT (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.

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 information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
<b>1.a.</b> Banks, savings associations, and credit unions with total assets	a. Bureau of Consumer Financial Protection
of over \$10 million and their affiliates:	1700 G Street N. W., Washington, DC 20552
<b>b.</b> Such affiliates that are not banks, saving associations, or credit	b. Federal Trade Commission: Consumer Response Center - FCRA
unions also should list, in addition to the Bureau:	Washington, DC 20580 1-877-382-4357
2. To the extent not include in item 1 above:	a. Office of the Comptroller of the Currency
	Customer Assistance Group
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks:	1301 McKinney Street, Suite 3450, Houston, TX 77010-9050
	b. Federal Reserve Consumer Help Center
<b>b.</b> State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state	P.O. Box 1200, Minneapolis, MN 55480
branches of foreign banks), commercial lending companies owned	c. FDIC Consumer Response Center
or controlled by foreign banks, and organizations operating under section 25 or 25 A of the Federal Reserve Act:	1100 Walnut Street, Box #11, Kansas City, MO 64106
	d. National Credit Union Administration
c. Nonmember Insured Banks, Insured State Branches of Foreign	Office of Consumer Protection (OCP)
Banks, and insured state savings associations:	Division of Consumer Compliance and Outreach (DCCO),
,	1775 Duke Street, Alexandria, VA 22314
<b>d.</b> Federal Credit Unions:	
3. Air carriers:	Asst. General Counsel for Aviation Enforcement & Proceedings,
	Aviation Consumer Protection Division
	Department of Transportation
	1200 New Jersey Avenue, S.E., Washington, DC 20590
4. Creditors Subject to Surface Transportation Board:	Office of Proceedings, Surface Transportation Board
	Department of Transportation
	395 E. Street, S.W., Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act:	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies:	Associate Deputy Administrator for Capitol Access
	United States Small Business Administration
	409 Third Street, SW, 8 <sup>th</sup> Floor, Washington, DC 20416
7. Brokers and Dealers:	Securities and Exchange Commission
	100 F Street NE, Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal	Farm Credit Administration
Intermediate Credit Banks, and Production Credit Associations:	1501 Farm Credit Drive
	McLean, VA 22102-5090
9. Retailers, Finance Companies, and All other Creditors Not Listed	
Above:	Federal Trade Commission: Consumer Response Center – FCRA,
	Washington, DC 20580 (877) 382-4357