



Park Nicollet

Authorization and Disclosure of Consumer and Criminal Background Reports and Release of Information

Dear Applicant,

This packet serves two purposes. It:

- informs you of Park Nicollet Health Services consumer and criminal background procedures and your rights under the Fair Credit Reporting Act
- provides authorization and information to Human Resources staff to conduct required background studies on applicants selected and offered employment with Park Nicollet

Please note: The first three pages are for your records. Pages 4 and 5 must be completed and submitted along with your application.

Thank you for your interest in Park Nicollet.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal 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 if you pay your bills on time or have filed bankruptcy—to creditors, employers, landlords and other businesses. You can find the complete text of the FCRA, 15 U.S.C. 1681-1681u, at the Federal Trade Commissioner's Web site (<http://www.ftc.gov>). The FCRA gives you specific rights, as outlined below. You may have more rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

You must be told of 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 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. The report is free if a person has taken action against you because of information supplied by the CRA, as long as you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every 12 months upon request 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 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 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 findings to the CRA. (The source also must 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 notice of your dispute. In addition, once you have notified the source of the error in writing, it may not continue to report 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; 10 years for bankruptcies.

Access to your file is limited. A CRA may provide information about you only to people with need recognized by the FCRA—usually to consider an application with a creditor, insurer, employer, 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 other employers without your permission.

You may choose to exclude your name from CRA 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 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.

FCRA gives several different federal agencies authority to enforce the FCRA.

For questions or concerns regarding:	Contact:
CRAs, creditors and others not listed below	Federal Trade Commission Consumer Response Center—FCRA Washington, DC 20580 202-326-3761
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail stop 6-6 Washington, DC 20219 800-613-3693
Federal Reserve System member banks (except national banks and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer and Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B" appear in federal institution's name)	Office of Thrift Supervision Consumer Programs Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-518-6360
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Division of Financial Management Washington, DC 20429 800-934-FDIC
Air, surface or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051



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You are hereby notified that if offered a position at Park Nicollet Health Services, we will obtain a consumer and criminal background report for the purpose of evaluating you for employment or if hired, any time during your employment. This background report includes the following: Officer of Inspector General (OIG) Sanction Report; ID Search (credit reporting data); County Criminal Record Search for all counties and states in which you resided; and, if applicable to the position, a Vehicle Driving License Record report. You are entitled to obtain, by written request, disclosure of the nature and scope of the report.

I, _____, acknowledge that Park Nicollet has provided me with this written disclosure of its intent to obtain any of my consumer and criminal background reports for purposes of evaluating me for employment, and that it will request Verified Credentials Inc. to conduct this background study. I understand that this document represents my written authorization to do so. I also understand that if Park Nicollet takes any adverse action based upon, in full or in part on the consumer or criminal background report, it will give me a copy of the consumer report or criminal background report along with a summary of consumer rights.

I would like a copy of any consumer or criminal background reports obtained by Park Nicollet.

Applicant's full name (print or type) _____

Applicant's signature _____

Date _____ Applicant's Social Security number _____



HR office use only
HR Rep
Date submitted
Start date
NEO date

Authorization for Release of Information

If you have any doubts or questions about what to disclose, contact a human resource representative for clarification before completing and submitting this form.

Please print clearly.

Name (first, MI, last)				
Street address/Apartment number				
City			State	ZIP
Social Security number	Driver's license number (if applicable to job)		State	Expiration date
Lived at above address since (month, day, year)				
List any and all prior cities, states and ZIP codes that you have lived or used for credit applications for the past seven years:				
City	State	ZIP	From (month/day/year)	To (month/day/year)
City	State	ZIP	From (month/day/year)	To (month/day/year)
City	State	ZIP	From (month/day/year)	To (month/day/year)
List any previous names you have used in the past seven years:				
<p>Have you <i>ever been</i> convicted or plead guilty or nolo contendere to <i>any petty misdemeanor</i> (such as a speeding ticket, or misdemeanor such as a DUI), gross misdemeanor or felony? Disclose any and all conviction pleas of guilty and pleas of nolo contendere even if the conviction or plea has been discharged, expunged or otherwise removed from your record or may have occurred when you were a minor. Claims of the Office of the Inspector General sanctions will bar employment eligibility with Park Nicollet Health Services.</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes ► If Yes, identify and explain below. Conviction of a crime does not automatically disqualify you from employment, but may impact the job that is appropriate for you. <i>Failure to disclose conviction history automatically disqualifies you for employment at Park Nicollet.</i></p> <p>_____</p> <p>_____</p>				
<ul style="list-style-type: none"> • I authorize the release of any and all information to Verified Credentials Inc. in their background investigation of my employment application or, if hired, at any time during my employment. Verified Credentials is authorized to release the information about me relative to the conviction, guilty plea or nolo contendere plea for any crime, ID search, arrest record, motor vehicle records check (MVR) and investigation of sanctions by the Office of the Inspector General. • I further understand and waive the right of confidentiality in this investigation and release and hold harmless Park Nicollet and its agents from any liability in this investigation. • I agree that if any misrepresentation has been made by me herein, or the results of such investigation are not satisfactory, the offer of employment made may be withdrawn or my employment terminated immediately. <p><input type="checkbox"/> I would like a copy of my report.</p>				
Applicant signature			Date	Date of birth (completed after offer has been made)