

## FAIR CREDIT REPORTING ACT DISCLOSURE

Youngstown State University may wish to obtain a *consumer report* from a *consumer reporting agency* when considering your application for employment. In this case, Youngstown University seeks your consent to obtain a consumer report because:

- The terms *consumer*, *consumer reporting agency*, and *consumer report* are defined in the Fair Credit Reporting Act (FCRA), which applies to you. Under the FCRA, you are a *consumer*.
- A *consumer reporting agency* is a person or business that, for monetary fees, dues, or on a cooperative nonprofit basis, regularly assembles or evaluates consumer credit information or other information on consumers to furnish *consumer reports* to others, such as Youngstown State University.
- A *consumer report* is any written, oral, or other communication of any information by a *consumer reporting agency* bearing on a consumer's credit worthiness, credit standing, credit capacity, or mode of living that is used or collected for the purpose of serving as a factor in establishing the consumer's eligibility for employment purposes.

If Youngstown State University obtains a *consumer report* about you, and if it considers any information in the report when making an employment-related decision that directly and adversely affects you, you will be provided with a copy of the *consumer report* and a summary of your rights under the FCRA before the decision is finalized. You also may contact the Federal Trade Commission about your rights under the FCRA.

Before Youngstown State University can obtain a *consumer report* about you; you must give your consent in writing. Your signature below confirms that you have read this section completely. Please complete the section below, which allows you to give your consent.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

## AUTHORIZATION TO OBTAIN A CONSUMER REPORT

By signing below, I, \_\_\_\_\_, acknowledge that I have read the above document, entitled "Fair Credit Reporting Act Disclosure." I hereby voluntarily authorize Youngstown State University and/or its agent, to obtain a *consumer report* about me from a *consumer reporting agency*, which may include information about my credit worthiness, credit standing, credit capacity, or mode of living. I also authorize Youngstown State University, to consider the report when making decisions regarding my employment at Youngstown State University and that I have rights under the Fair Credit Reporting Act, including the rights discussed above in the "Fair Credit Reporting Act Disclosure".

*I agree that a photocopy or telephonic facsimile of this authorization shall be valid as the original.*

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date