



**APPLICATION FOR EMPLOYMENT**

Town of Maiden  
Human Resources  
19 North Main Ave  
Maiden, NC 28650



Phone: 828-428-5000  
Fax: 828-428-5017  
jobs@maidennc.gov  
www.maidennc.gov

**The Town of Maiden is an Equal Opportunity Employer**  
A Copy of Driver's License and Social Security Card are Required

Please Print Clearly

Position Title: \_\_\_\_\_ Department: \_\_\_\_\_

Name: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
(Last) (First) (Middle)

Address: \_\_\_\_\_  
(Street Address) (City) (State) (Zip Code)

Communications: \_\_\_\_\_  
(Primary Phone #) (Alternate Phone #) (Email)

Are you at least 18 Years of Age? \_\_\_\_ (Yes) \_\_\_\_ (No) Rate of Pay Expected: \_\_\_\_\_

Type of Work  
 \_\_\_\_ Regular Full Time \_\_\_\_ Temp. Full Time \_\_\_\_ Regular Part Time \_\_\_\_ Temp. Part Time

Highest Level of Education Completed: \_\_\_\_\_

Name of School: \_\_\_\_\_ City Located: \_\_\_\_\_

Driver License Number: \_\_\_\_\_ State: \_\_\_\_\_ S.S. Number: \_\_\_\_\_

Are you a U.S. Citizen? \_\_\_\_ (Yes) \_\_\_\_ (No) If not, are you eligible to work in the U.S.? \_\_\_\_ (Yes) \_\_\_\_ (No)

Have you ever been employed with the Town of Maiden Before? \_\_\_\_ (Yes) \_\_\_\_ (No)

If yes, what Department \_\_\_\_\_ Dates of Employment: \_\_\_\_\_

Did you served in the U.S. Armed Forces? \_\_\_\_ (Yes) \_\_\_\_ (No) (If yes, please include a copy DD form 214)

Do you have any relatives that currently (or have in the past) work for the Town of Maiden: \_\_\_\_ (Yes) \_\_\_\_ (No)

If yes, please list their name(s)/relationships: \_\_\_\_\_

Have You Ever Been Convicted of a Crime Other Than Minor Traffic Violations: \_\_\_\_ (Yes) \_\_\_\_ (No)

If yes, please list date, place, and disposition of case: \_\_\_\_\_

Also please use separate sheet of paper and explain in full the details of the offense.

List the jobs that you have held, beginning with your last or present employer. Include any part-time jobs, and/or military service in the proper sequence for at least the past 10 years. Failure to give complete information may result in rejection of your application and/or disciplinary actions if chosen for employment. If more spaces are needed, use additional sheets.

Employer: _____	Phone # _____	
Address: _____		
Job Title: _____	Starting Salary _____	Ending Salary _____
Dates Employed: _____	----	No. Supervised by you: _____
Reason for Leaving: _____		
Your job duties: _____		
_____		
Name of your immediate supervisor: _____		
May we contact this employer/supervisor concerning your application: _____Yes _____No		

Employer: _____	Phone # _____	
Address: _____		
Job Title: _____	Starting Salary _____	Ending Salary _____
Dates Employed: _____	----	No. Supervised by you: _____
Reason for Leaving: _____		
Your job duties: _____		
_____		
Name of your immediate supervisor: _____		
May we contact this employer/supervisor concerning your application: _____Yes _____No		

Employer: _____	Phone # _____	
Address: _____		
Job Title: _____	Starting Salary _____	Ending Salary _____
Dates Employed: _____	----	No. Supervised by you: _____
Reason for Leaving: _____		
Your job duties: _____		
_____		
Name of your immediate supervisor: _____		
May we contact this employer/supervisor concerning your application: _____Yes _____No		

Please list three personal references who are not related to you and who have definite knowledge of your qualifications for the position you are applying. Do not repeat names of supervisors listed in work history.

Name of Reference: \_\_\_\_\_  
Address: \_\_\_\_\_ Phone: \_\_\_\_\_  
Occupation: \_\_\_\_\_  
How does this person knows you: \_\_\_\_\_  
How long has this person known you: \_\_\_\_\_

Name of Reference: \_\_\_\_\_  
Address: \_\_\_\_\_ Phone: \_\_\_\_\_  
Occupation: \_\_\_\_\_  
How does this person knows you: \_\_\_\_\_  
How long has this person known you: \_\_\_\_\_

Name of Reference: \_\_\_\_\_  
Address: \_\_\_\_\_ Phone: \_\_\_\_\_  
Occupation: \_\_\_\_\_  
How does this person knows you: \_\_\_\_\_  
How long has this person known you: \_\_\_\_\_

By my signature below, I certify that the facts entered in this application are true, complete, and accurate to the best of my knowledge. I understand that misstatements and falsifications are reasons for non-selection and, if discovered after employment, are grounds for immediate dismissal without recourse. I also understand that acceptance of an offer of employment does not create a contractual obligation upon the employer to continue to employ me in the future.

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

List an Emergency Contact: \_\_\_\_\_ Phone: \_\_\_\_\_

**CONSENT AND AUTHORIZATION: READ CAREFULLY BEFORE SIGNING**

I have applied for employment with the Town of Maiden and my signature below authorizes you to release the contents of my employment record with your organization, whether negative or positive information.

I further consent to allow the Town of Maiden to obtain any and all information concerning my former/current employment with you or your organization. This includes my job performance appraisals/evaluations, wage history, disciplinary action(s) if any, and all other matters pertaining to my employment with the Town of Maiden. This form may be photocopied, reproduced as a facsimile, and/or other electronic means, and used at the Town of Maiden's discretion.

Please Print Name of Applicant \_\_\_\_\_

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

Please Print Name of Witness \_\_\_\_\_

Signature of Witness \_\_\_\_\_ Date \_\_\_\_\_

**DRUG POLICY: READ CAREFULLY BEFORE SIGNING**

I do hereby understand that the Town of Maiden has a drug screening policy and applicant, which are considered for a position will be drug tested before employment. I also understand that I may be required to provide the drug screener a sample of my urine, blood, hair, and/or other bodily substances in order to perform the drug screening.

Please Print Name of Applicant \_\_\_\_\_

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

**Research Information (Voluntary Information)**

**This Section is Optional**

The research information below remains in the Human Resources Department and will not be used for any hiring decision. Failure to provide this information will not affect any consideration for employment and will be treated as confidential.

Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ Sex: \_\_\_\_Male \_\_\_\_Female Veteran Status: \_\_\_\_Yes \_\_\_\_No

Ethnic Background:  
\_\_\_ American Indian \_\_\_Alaskan Native \_\_\_Asian American/Pacific Islander \_\_\_Black \_\_\_White \_\_\_Other

How did you learn about the vacancy?

\_\_\_ Employment Security Commission \_\_\_Town Employee \_\_\_Newspaper \_\_\_Town Hall \_\_\_Town's Website/Facebook

The Town of Maiden performs an extensive criminal background check on all applicants. Currently, this is contracted through a third party, **Before You Hire, Inc.**

**DISCLOSURE**

[Employer] (“Company”) may obtain information about you from a consumer reporting agency (CRA) for employment purposes. For the purposes of this disclosure and authorization, “employment” also includes retaining or engaging you to provides services to or for the Company. The information obtained is referred to as a consumer report, which generally is information concerning 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 for the purpose of establishing your eligibility for employment with Company. An investigative consumer report may also be obtained; in this type of report, the same information is obtained regarding your character, general reputation, personal characteristics, or mode of living, but it is obtained through personal interviews with your friends, neighbors, or associates; however, Before You Hire, Inc. does not process any type of investigative consumer report. The reports may contain information regarding your criminal history, driving records, and verification of your employment history, education, social security number and other background information.

A consumer report may be obtained at any time during the application process with Company, or, if hired or otherwise engaged to provide services, at any time during your employment. Thus, you may be the subject of a consumer report. You have a right, upon written request made within a reasonable time after receipt of this notice, to request disclosure of the nature and scope of any consumer report, and a copy of the report.

Please be advised that the nature and the scope of the most common form of consumer report obtained with regard to applicants for employment is an investigation into your employment history conducted by Before You Hire, Inc., 2117 Simonton Road, Suite 101, Statesville, NC 28625, (704) 878-3600, who is a third-party organization hired by Company to conduct the investigation.

You should carefully consider whether to exercise your right to request disclosure of the nature and scope of any consumer report.

**AUTHORIZATION**

To the extent permitted by federal and state law, I hereby consent and authorize Company, its subsidiaries, affiliates, other related entities, successors and/or assigns, and Before You Hire, Inc. (“CRA”) to procure a: CONSUMER REPORT, as described above in the Disclosure, for the purpose of establishing my eligibility for employment with Company. My authorization remains valid throughout my employment with the Company. To the extent permitted by applicable law, I agree Company can procure additional consumer reports during my employment without providing additional disclosures or obtaining additional authorizations; further, I hereby consent and authorize, without reservation, any law enforcement agency, administrator, state or federal agency, military branch, school or university (public or private), information service bureau, past or present employer or supervisor, and/or private business, to furnish all background information requested by Before You Hire, Inc., additional third-party organizations acting on behalf of the Company and/or the Company itself.

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

\_\_\_\_\_  
Date

# RELEASE OF INFORMATION \* to be uploaded online \*

I acknowledge that I have received the Disclosure and Authorization, A Summary of Your Rights Under the Fair Credit Reporting Act, and any additional State Law notices provided based upon, where the Company may employ me. I have reviewed and understand the information, statements, and notices in all the disclosures provided to me, including this Release. I agree that a facsimile (“fax”) or a digital copy of the forms completed by me shall be as valid as the original. I understand that the information regarding sex, race, and date of birth are for the sole purpose of gathering the information accurately and will not be used to discriminate against me in violation of any law. I understand that if I am hired or otherwise engaged or selected by the Company for its stated purpose, a consumer report will have been conducted on me. I hereby release and hold harmless the Company and Before You Hire, Inc. from any and all liabilities or damages that might occur from any information obtained through the procurement of my consumer reports.

## Personal Identifying Information Required for Background Check \*please print CLEARLY\*

First Name		Middle Name	Last Name
List any other name used in the last 7 years (Maiden name) <small>[automatically processed]</small>			
Social Security No.		Date of Birth	<input type="checkbox"/> Check here if under age 18 – Further Action Required
Street Address			
City	State	Zip Code	
County	Drivers License No.	State of DL	CDL: Y / N
Gender	Race	Phone No.	

List other cities or towns that you have lived in the last 7 years:

Date of #1 Previous Residence		State
City	Zip Code	County
Date of #2 Previous Residence		State
City	Zip Code	County

**Applicant/Employee Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

### \*\*EMPLOYER ORDERING INSTRUCTIONS ONLY\*\*

**LOG ON TO BEFOREYOUHIREINC.COM – CLICK ON THE LOGIN BUTTON, USING YOUR CREDENTIALS, INPUT ALL NECESSARY INFORMATION. FURTHERMORE - PLEASE UPLOAD THIS DOCUMENT ONLY TO THE ONLINE PORTAL.**



*Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.*

## **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 FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 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 are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) 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 [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) 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](http://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).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

#### **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE**

**You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is



placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **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](http://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:**

<b>TYPE OF BUSINESS:</b>	<b>CONTACT:</b>
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement &amp; Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>

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## Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe that you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, the victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

- 1. You have the right to ask that nationwide consumer reporting agencies place “fraud alerts” in your file to let potential creditors and others know that you may be a victim of identity theft.** A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.
  - Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com)
  - Experian: 1-888-397-3742; [www.experian.com](http://www.experian.com)
  - TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)

An initial fraud alert stays in your file for at least one year. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

- 2. You have the right to free copies of the information in your file (your “file disclosure”).** An initial fraud alert entitles you to a copy of all the information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also

have the ability to obtain additional free file disclosures under other provisions of the FCRA. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

3. **You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It may also specify an address for you to send your request. Under certain circumstances a business can refuse to provide you with these documents. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
4. **You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief – like the name of the creditor and the amount of the debt.
5. **If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation, or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer, or place the debt for collection.
6. **You also may prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.
7. The following FCRA right applies with respect to nationwide consumer reporting agencies:

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approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

To learn more about identity theft and how to deal with its consequences, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore), or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).