



# APPLICATION FOR EMPLOYMENT

Ben Lippen School (BLS) is an Equal Opportunity Employer. Discrimination on the basis of race, color, sex, national origin, age or disability is prohibited. Because Ben Lippen is a religious institution, it exercises those rights afforded to religious institutions which allow the use of religious qualifications and tenets in personnel actions.

## NOTE TO APPLICANTS

Ben Lippen (BLS) is a Christian school committed to providing a Christian educational environment in which children, preschool through high school, can grow in academic knowledge, Bible knowledge, and spiritual maturity. BLS is a subsidiary of Columbia International University (CIU), which is dedicated to theological training and propagating biblical Christianity. Because of the nature of our school and parent ministry, CIU, we consider for employment only those who:

- have acknowledged they are spiritually lost, have received Christ as their Savior, and have made a personal commitment to follow Him;
- are active participants in a local Protestant church;
- unreservedly agree with our doctrinal standard (see page 6); and
- comply with our lifestyle policies (see page 6).

Additionally, because all the positions in our school require working in close sensitive contact with minors (children under the age of 18), we request your authorization for us to check references, driver's records, and criminal records. We realize this procedure along with some of the "personal" questions we ask in this application may seem threatening. Nevertheless, we have a moral and legal obligation to make all reasonable efforts to protect the children entrusted into our care. We assure you we will treat this information with high standards of confidentiality.

If you meet the preliminary qualifications above and desire to be considered for employment, please complete all the questions in this form and return it to the headmaster's office with a copy of your resume (if you have one).

## PERSONAL DATA

(PLEASE PRINT PLAINLY)

Date of application \_\_\_\_\_

Name \_\_\_\_\_

Last

First

Middle

Address \_\_\_\_\_

Street

City

State

Zip

Home phone ( ) \_\_\_\_\_ Work phone ( ) \_\_\_\_\_

E-mail address \_\_\_\_\_ Cell phone ( ) \_\_\_\_\_

Marital status:  Single  Engaged  Married  Separated\*  Widowed  Divorced\*

Have you or your spouse ever been separated or divorced?\*  Yes  No

*\*Because of the special nature of our ministry, we require further clarification in the areas of separation and/or divorce. If you or your spouse have ever been separated or divorced, please request and complete the supplemental form on this subject. The form requests the information needed to evaluate cases on an individual basis.*

Position(s) for which you are applying \_\_\_\_\_

How did you learn of this opening? \_\_\_\_\_

Which type of work do you desire?  Full time  Part time  Temporary

When could you start? \_\_\_\_\_ Expected earnings \_\_\_\_\_

If not a U.S. citizen, are you authorized to work in the U.S. on an unrestricted basis?  Yes  No

Have you ever applied or been employed here before?  Yes  No If yes, give date(s) \_\_\_\_\_

Relatives employed by BLS or CIU (name/relationship/department) \_\_\_\_\_

## EDUCATION AND TRAINING

SCHOOL	NAME AND LOCATION OF SCHOOL	COURSE OF STUDY	DEGREE/DIPLOMA EARNED
High School			
College/ University			
College/ University			
Graduate/ Professional			
Graduate/ Professional			
Other Training			

## SPECIAL SKILLS, QUALIFICATIONS AND ACTIVITIES

Describe specialized training, apprenticeships, skills \_\_\_\_\_

\_\_\_\_\_

Professional certificates, licenses \_\_\_\_\_

What was your strongest subject in high school? \_\_\_\_\_ In college? \_\_\_\_\_

Please check  any of the following skills and experience that you have:

Typing/word processing Words per minute? \_\_\_\_\_ Name(s) of software used \_\_\_\_\_

Other computer programming and software experience (please list) \_\_\_\_\_

\_\_\_\_\_

Please list any special honors, achievements, professional and community activities and offices \_\_\_\_\_

\_\_\_\_\_

Have you served in the U.S. armed forces?  Yes  No If yes, what branch? \_\_\_\_\_

Dates of active duty: From \_\_\_\_\_ To \_\_\_\_\_ Highest rank achieved \_\_\_\_\_

Occupational specialty \_\_\_\_\_

## PERSONAL REFERENCES

Please do not give previous employers or relatives as personal references, but do give your pastor or a church official who knows you.

Name \_\_\_\_\_ Email Address \_\_\_\_\_ Phone \_\_\_\_\_ Title/Relationship \_\_\_\_\_

Name \_\_\_\_\_ Email Address \_\_\_\_\_ Phone \_\_\_\_\_ Title/Relationship \_\_\_\_\_

Name \_\_\_\_\_ Email Address \_\_\_\_\_ Phone \_\_\_\_\_ Title/Relationship \_\_\_\_\_

Name \_\_\_\_\_ Email Address \_\_\_\_\_ Phone \_\_\_\_\_ Title/Relationship \_\_\_\_\_

## EMPLOYMENT HISTORY

*Please begin with your present or most recent employment.*

Company name	Telephone (     )	
Address	From (month/year)	To (month/year)
Name of supervisor	Starting salary	Ending salary
State your job title and describe work	Reason for leaving	
Company name	Telephone (     )	
Address	From (month/year)	To (month/year)
Name of supervisor	Starting salary	Ending salary
State your job title and describe work	Reason for leaving	
Company name	Telephone (     )	
Address	From (month/year)	To (month/year)
Name of supervisor	Starting salary	Ending salary
State your job title and describe work	Reason for leaving	
Company name	Telephone (     )	
Address	From (month/year)	To (month/year)
Name of supervisor	Starting salary	Ending salary
State your job title and describe work	Reason for leaving	
Company name	Telephone (     )	
Address	From (month/year)	To (month/year)
Name of supervisor	Starting salary	Ending salary
State your job title and describe work	Reason for leaving	
Company name	Telephone (     )	
Address	From (month/year)	To (month/year)
Name of supervisor	Starting salary	Ending salary
State your job title and describe work	Reason for leaving	

Please indicate any employer(s) you do not wish us to contact and state reason \_\_\_\_\_

\_\_\_\_\_

**CHRISTIAN LIFE**

Have you accepted Jesus Christ as your Lord and Savior?  Yes  No  Uncertain

If yes, when? \_\_\_\_\_ On what do you base your claim of salvation? \_\_\_\_\_

Name and address of your church \_\_\_\_\_

Pastor's name \_\_\_\_\_ Church denomination \_\_\_\_\_

Do you attend weekly?  Yes  No List any church/Christian work or ministry in which you have been involved \_\_\_\_\_

Do you personally subscribe without reservation to CIU's doctrinal standard (see page 6)?  Yes  No If no, please explain:

Are you willing to adhere to CIU's lifestyle policies (see page 6)?  Yes  No If no, please explain:

Please give a brief personal testimony, including the circumstances of your conversion.

Briefly describe your present practice concerning Bible study and prayer.

**BACKGROUND CHECK INFORMATION**

The information we request below is necessary for doing background checks. We are sorry we must ask you to reprint your name and address, but we need it in this location in order to simplify our application processing procedures. Thank you for your cooperation.

Name \_\_\_\_\_  
Last First Middle

Address \_\_\_\_\_  
Street City State Zip

List any other names by which you have been known (including maiden name) \_\_\_\_\_

Date of birth \_\_\_\_\_ Driver's license # \_\_\_\_\_ State \_\_\_\_\_ Expiration date \_\_\_\_\_

How long have you resided at your present address? \_\_\_\_\_ Social Security # \_\_\_\_\_

Please give your previous addresses for the last five years:

\_\_\_\_\_  
Street City State Zip

\_\_\_\_\_  
Street City State Zip

\_\_\_\_\_  
Street City State Zip

\_\_\_\_\_  
Street City State Zip

Please respond to the following questions:

- 1. Have you received a citation for a moving traffic violation or had an at-fault accident within the last 5 years?  Yes  No
- 2. Has your driver's license ever been suspended or revoked?  Yes  No
- 3. Do you use illegal drugs?  Yes  No
- 4. Have you been convicted of a criminal offense or do you have criminal charges pending?  Yes  No
- 5. Have you ever been charged with neglect, abuse or assault?  Yes  No
- 6. Have you ever been convicted of, accused of, or involved in the mistreatment, neglect, abuse, or attempted or actual sexual molestation of a minor?  Yes  No
- 7. Have you ever been disciplined, discharged or asked to resign from any job for misconduct, immoral behavior, or violation of work standards?  Yes  No

If you answered "yes" to any of these questions, please explain (attach an extra sheet of paper if necessary). \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*Conviction of a crime does not automatically bar you from employment. All circumstances will be reviewed, including the nature of the offense, when it was committed, and its relevance to the position for which you are applying. However, conviction for an offense involving children, violence, or abuse usually precludes someone from being permitted to work with children.*

## DOCTRINAL STANDARD

The teaching in Ben Lippen School is based on the great fundamentals of the Christian faith, all of which center in the person of Jesus Christ, our crucified, risen, and glorified Savior and Lord. The following, together with all the other Christian principles of doctrine and practice, including the affirmation of the full trustworthiness of Scripture, which in its original writing was verbally inspired and without error, shall be the basis of the faith and doctrine of Ben Lippen:

1. The Bible is the inspired Word of God, the written record of His supernatural revelation of Himself to man, absolute in its authority, complete in its revelation, final in its content, and without any errors in its teachings.
2. All men in their natural state are lost, alienated from God, spiritually dead: "All have sinned, and fall short of the glory of God" (Rom. 3:23).
3. Salvation is only by grace, a free gift of God, through faith in the Lord Jesus, who died for our sins according to the Scriptures (I Cor. 15:3). Those who thus receive Christ by faith have their sins forgiven (Eph. 1:7), their hearts cleansed (Acts 15:9), are born of the Spirit, become children of God (Jn.1:12,13) are made new creatures in Christ (II Cor. 5:17).
4. God is One God, Who reveals Himself in three Persons: Father, Son and Holy Spirit. Jesus Christ, as the Scriptures affirm, is the Son of God and Son of man, was born of a virgin, and is Himself very God. The Scriptures also declare the deity and personality of the Holy Spirit.
5. Our Lord Jesus rose from the dead in the same body that was laid to rest in the tomb (Jn. 20:25-27). The bodies of all believers who die will be raised from the dead, and they will receive an incorruptible body like unto His glorious body (I Cor. 15:53; Phil. 3:21). All other men shall be raised unto "the resurrection of judgment" (Jn. 5:28, 29).
6. Christians, born of the Spirit, are to live the new life in the present power of the Spirit. "If we live by the Spirit, by the Spirit let us also walk" (Gal. 5:16-25; Col. 2:6). The Christian's responsibility and his normal attitude of life is to yield himself to God (Rom. 6:13), trusting God to keep him.
7. Christian "living" includes Christian service, the winning of souls around us, and the preaching of the Gospel in the uttermost parts of the earth. In carrying on this work there is needed the supernatural power of the Holy Spirit which is granted to every believer as he yields and trusts (Acts 1:8; I Cor. 12:7; Eph. 3:20; Acts 5:32). And in all of this service, prayer is to have the central place (Jn. 14:12-14; Eph. 6:18-19).
8. Jesus Christ will come again to earth the second time (Heb. 9:28), personally (Acts 1:11; I Thess. 4:16), bodily (Acts 1:11, Col. 2:9), visibly (Matt. 26:64; Rev. 1:7). His coming will precede the age of universal peace and righteousness, foretold in the Scriptures (Matt. 24:29, 30, 42; II Thess. 2:7, 8; Rev. 20:1-6).

*(Note: higher education faculty, Ben Lippen faculty who primarily teach Bible, and certain administrators must affirm the premillennial position stated in #8 above, i.e., "His coming will precede the age of universal peace and righteousness, foretold in the Scriptures." Other employees need not affirm the premillennial position but must not oppose or denigrate it.)*

## LIFESTYLE POLICIES

Because Ben Lippen is a Christian school dedicated to providing a Christian educational environment and propagating biblical Christianity, we expect all our employees to conduct themselves according to the high moral, ethical and behavioral standards taught in Scripture. These standards prescribe Christ-like behavior such as loving one another, obeying God's word, submitting to those in authority and practicing self-control (Rom. 12:9-13:7, Gal. 5:-26, Col. 3:12-17). These standards also identify unacceptable conduct. While all unacceptable conduct cannot be listed here, some of the most obvious examples include stealing, lying, cheating, accepting bribes, use of profanity, vulgarities and obscenities, adultery, sex outside of marriage, homosexuality, pornography, sexual harassment, sexual abuse of children, abuse of drugs and alcohol, occult involvement, and rebellion.

As part of our lifestyle policies we expect our employees to be faithful participants in a local Protestant church and to have a consistent practice of personal prayer and Bible reading. We also expect them to abstain from the use of alcoholic beverages, tobacco, and non-medically prescribed narcotics. Gambling and biblically inappropriate dancing are not permitted. Employees are restricted in their use of theater and cinema (including television and video) to that which does not violate biblical principles of purity and worthiness. Viewing movies rated X or NC-17 is not permitted.

**APPLICANT'S CERTIFICATION AND AGREEMENT**

Please carefully read the following statements before signing.

I understand and certify by my signature that:

- The facts I have given in this application are true and complete to the best of my knowledge.
- If I am employed, any false or misleading statement may result in dismissal.
- I am authorizing Ben Lippen to investigate any of the facts and contact any individuals, schools, organizations, employers or other references I have given in this application.
- I am authorizing a criminal records check and a driver's records check to be conducted on me. I am also authorizing the release of any information which pertains to any record of conviction in police files or any criminal file maintained on me whether state or local.
- I am authorizing any individuals, schools, organizations, law enforcement agencies, employers or other references to release the information requested by Ben Lippen for verifying the facts I have given about my background. I further release from any liability Ben Lippen for requesting the information and any person or organization for providing the information requested. I also waive any right I may have to inspect any information provided about me by any person or organization identified by me in this application.
- Employment at Ben Lippen is "at-will," which means that apart from those positions (faculty and administrative) that have a separate, individual written employment contract, I am employed for an indefinite period. Either Ben Lippen or I may end my employment at any time for any reason. I understand that no employee, supervisor or representative of Ben Lippen may alter this "at-will" employment relationship.
- Ben Lippen takes the position that it has the unrestricted right and permission to copyright and use, reuse, publish and republish all photographic portraits, pictures or video taken of an employee while employed by Ben Lippen. Any employee desiring an exception to this policy will have an opportunity upon employment to sign a statement restricting this right.
- If employed, I will abide by all of Ben Lippen's standards and regulations.

Applicant's name (please print) \_\_\_\_\_

Applicant's signature \_\_\_\_\_ Date \_\_\_\_\_

If you cannot sign the above certification and agreement, please explain:

Please return your application in an envelope marked **CONFIDENTIAL**. We also request that you please send the following if you have a copy: your resume, college or university transcripts and teaching certification. Send all to:

Office of the Headmaster  
Ben Lippen School  
P.O. Box 3999  
Columbia, SC 29230-3999

PLEASE SIGN AND  
RETURN PAGES A - C.  
KEEP PAGES D - F



**DISCLOSURE AND AUTHORIZATION REGARDING BACKGROUND INVESTIGATION FOR  
EMPLOYMENT PURPOSES**

**Disclosure**

Columbia International University may request from a consumer reporting agency and for employment related purposes, a “consumer report(s)” (commonly known as “background reports”) containing background information about you in connection with your employment, or application for employment, or engagement for services (including independent contractor or volunteer assignments, as applicable).

HireRight, LLC (“HireRight”) will prepare or assemble the background reports for the Columbia International University. HireRight is located and can be contacted at 3349 Michelson Drive, Suite 150, Irvine, CA 92612, (800) 400-2761, [www.hireright.com](http://www.hireright.com)

The background report(s) may contain information concerning your character, general reputation, personal characteristics, mode of living, or credit standing. The types of background information that may be obtained include, but are not limited to: criminal history; litigation history; motor vehicle record and accident history; social security number verification; address and alias history; credit history; verification of your education, employment and earnings history; professional licensing, credential and certification checks; drug/alcohol testing results and history; military service; and other information.

**Authorization**

I hereby authorize Company to obtain the consumer reports described above about me.

**Applicant Name:**

**Applicant Signature:**

**Date:**

**PLEASE PROCEED TO THE NEXT DOCUMENT ENTITLED:**

**“OTHER DISCLOSURES, ACKNOWLEDGMENTS & AUTHORIZATIONS REGARDING  
BACKGROUND INVESTIGATION FOR EMPLOYMENT PURPOSES”**



**OTHER DISCLOSURES, ACKNOWLEDGMENTS & AUTHORIZATIONS REGARDING BACKGROUND  
INVESTIGATION FOR EMPLOYMENT PURPOSES**

**Disclosures**

**Investigative Consumer Report:**

Columbia International University may request an investigative consumer report about you from HireRight, LLC (“HireRight”), a consumer reporting agency, in connection with your employment, or application for employment, or engagement for services (including independent contractor or volunteer assignments, as applicable). An “investigative consumer report” is a background report that includes information from personal interviews (except in California, where that term includes background reports with or without information obtained from personal interviews), the most common form of which is checking personal or professional references through personal interviews with sources such as your former employers and associates, and other information sources. The investigative consumer report may contain information concerning your character, general reputation, personal characteristics, mode of living, or credit standing. You may request more information about the nature and scope of an investigative consumer report, if any, by contacting the Company.

**Ongoing Authorization:**

If Columbia International University hires you or contracts for your services, Columbia International University may obtain additional consumer reports and investigative consumer reports about you without asking for your authorization again, throughout your employment or your contract period, as allowed by law.

**Additional State Law Notices:**

Please see the “Additional State Law Notices” for California, Massachusetts, Minnesota, New Jersey, New York, and Washington that are provided below, as applicable. A California disclosure and summary of your rights under California Civil Code Section 1786.22, and a copy of New York Article 23-A, are being provided to you separately.

**Summary of Rights under the Fair Credit Reporting Act:**

A summary of your rights under the Fair Credit Reporting Act is being provided to you separately.

**HireRight Privacy Policy:**

Information about HireRight’s privacy practices is available at [www.hireright.com/Privacy-Policy.aspx](http://www.hireright.com/Privacy-Policy.aspx)

**Initials:**

**Acknowledgments & Authorization**

I acknowledge that I have received and carefully read and understand the separate “Disclosure and Authorization Regarding Background Investigation for Employment Purposes”; and the separate “Summary of Rights under the Fair Credit Reporting Act” that have been provided to me by the Company. I also acknowledge receipt of and that I have carefully read and understand (as applicable), the separate California Disclosure and Summary of Rights under California Civil Code Section 1786.22; the separate New York Article 23-A; and the separate San Francisco Fair Chance Ordinance Official Notice that have been provided to me.

By my signature below, I authorize the preparation of background reports about me, including background reports that are “investigative consumer reports” by HireRight, and to the furnishing of such background reports to Columbia International University and its designated representatives and agents, for the purpose of assisting Columbia International University in making a determination as to my eligibility for employment or engagement for services (including independent contractor or volunteer assignments, as applicable), promotion, retention or for other lawful employment purposes. I understand that if the Columbia International University hires me or contracts for my services, my consent will apply, and Columbia International University may, as allowed by law, obtain from HireRight (or from a consumer reporting agency other than HireRight) additional background reports pertaining to me, without asking for my authorization again, throughout my employment or contract period.

I understand that if Columbia International University obtains a credit report about me, then it will only do so where such information is substantially related to the duties and responsibilities of the position in which I am engaged or for which I am being evaluated.

I understand that information contained in my employment (or contractor or volunteer) application, or otherwise disclosed by me before or during my employment (or contract or volunteer assignment), if any, may be used for the purpose of obtaining and evaluating background reports on me. I also understand that nothing herein shall be construed as an offer of employment or contract for services.

I understand that the information included in the background reports may be obtained from private and public record sources, including without limitation and as appropriate: government agencies and courthouses; educational institutions; and employers. Accordingly, I hereby authorize all of the following, to disclose information about me to the consumer reporting agency and its agents: law enforcement and all other federal, state and local government agencies and courts; educational institutions (public or private); testing agencies; information service bureaus; credit bureaus and other consumer reporting agencies; other public and private record/data repositories; motor vehicle records agencies; my employers; the military; and all other individuals and sources with any information about or concerning me. The information that can be disclosed to the consumer reporting agency and its agents includes, but is not limited to, information concerning my: employment and earnings history; education, credit, motor vehicle and accident history; drug/alcohol testing results and history; criminal history; litigation history; military service; professional licenses, credentials and certifications; social security number verification; address and alias history; and other information.

By my signature below, I also promise that the personal information I provide with this form or otherwise in connection with my background investigation is true, accurate and complete, and I understand that dishonesty or material omission may disqualify me from consideration for employment. I agree that a copy of this document in faxed, photocopied or electronic (including electronically signed) form will be valid like the signed original. I further acknowledge that I have received additional state law notices that I have reviewed and read.

**Applicant Name:** \_\_\_\_\_

<b>Applicant Signature:</b> _____	<b>Date:</b> _____
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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 creditworthiness 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:**

TYPE OF BUSINESS:	CONTACT:
<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>