## **INSTRUCTIONS:**

Name

1. Type or print clearly; incomplete or illegible applications will not be processed.

Address

- 2. This application shall be considered active for a period not to exceed 60 days. Any applicant wishing to be considered for employment beyond this time period should complete another application.
- 3. This application form is intended for use in evaluating your qualifications for employment. This is not an employment contract. Please answer all questions completely and accurately. False or misleading statements during the interview and on this form are grounds for terminating the application process; or, if discovered after employment, terminating employment. Additional testing of job-related skills may be required prior to employment.



www.penneastfcu.org (570) 342-2720

						EQUAL OFFOR	TOMITT	EWIFLOTER
PERSONAL IN	FORMATION					DATE	1	1
Name (Last)		(First)		(Middle)	Social Secur	ity No.		
Home Address			City		State Zip		ip	
Home Phone #		Cell#			Email Addres	S		
( )		( )						
Have you ever ap	oplied for employr	ment with us?	I am intere	sted in (check all tha	at apply)	Will you work	∢ overti	ime if asked?
☐ No ☐ Yes	: Month	Year	☐ Full-Tin	ne 🛭 Part-Time 🕻	☐ Temporary	☐ Yes ☐	<b>l</b> No	
Position Desired					Pay Expecte	d		
(Proof of citizens	ship or immigration	ment in the United S n status will be requ n working?	ired upon emp	oloyment)		<b>l</b> No		
Other special tra	ining, skills, licens	es or certificates th	at may be job-	related or that you fe	eel would be of val	ue to this job o	r comp	pany:
EDUCATION								
Type of School		Name and Locat	ion of School		Degree/Area of Study	Number of Years Attend	II.	Graduated (Circle One)
	Name	Ad	ddress					
High School	City	St	ate	Zip				☐ Yes ☐ No
0-11	Name	Ad	ddress					
College	City	St	ate	Zip				☐ Yes ☐ No
Graduate	Name	Ad	ldress					
School	City	St	ate	Zip				☐ Yes ☐ No
Other	Name	Ad	ddress					
	City	St	ate	Zip	•			☐ Yes ☐ No
OTHER								
charge, or entere	ed into an agreem	a felony, pleaded gui ent setting forth coi omatically be disqua	nditions for the	est" to a criminal e eventual dismissal ve a criminal record.	□ Y	es 🗖 No		
Have you ever ha bond ever been		rage modified or rev	oked or has ar	ny application for a	☐ Y	es 🗖 No		
REFERENCES								
Please list three Penn East FCU.	references below.	Include only individ	uals familiar wi	ith your work ability.	Include any family	or friends who	curren	ntly work for

Work Phone #

( )

( )

( )

Title

Years Known

# **EMPLOYMENT HISTORY**

Dates	Name an	d Address of Employer	Position Held and Supervisor	Salary	Major Duties
om: /	Name		Your Job Title	Starting	
o. yr.	Address	City	Supervisor	Final	Reason for Leaving
/	State	Phone ( )			_
Dates	Name an	d Address of Employer	Position Held and Supervisor	Salary	Major Duties
om: /	Name		Your Job Title	Starting	
yr.	Address	City	Supervisor	Final	Reason for Leaving
/	State	Phone ( )			
Dates	Name an	d Address of Employer	Position Held and Supervisor	Salary	Major Duties
om: /	Name		Your Job Title	Starting	
yr.	Address	City	Supervisor	Final	Reason for Leaving
. / yr.	State	Phone ( )	- Cupor vidor	Tillai	Nodoon to Leaving
Dates	Name an	d Address of Employer	Position Held and Supervisor	Salary	Major Duties
om:	Name		Your Job Title	Starting	
o. yr.	Address	City	Supervisor	Final	Reason for Leaving
/	State	Phone ( )	Supervisor	riial	Reason for Leaving
	IAL COMMENTS	· ·		I	

Please use this box for any additional comments or information you may wish to voluntarily provide:					

## **CERTIFICATION AND RELEASE**

I hereby certify that I have a genuine interest in being hired and that all of the foregoing statements are true and correct. I agree to assume a continuing responsibility to disclose additional or new information, called for by this Employment Application, but known to me only after this Application was completed, and understand that my failure to make such a disclosure, and that falsification of any of the information given herein, on any employment form or in any interview, are grounds for immediate termination, regardless of when such failure or falsification may be discovered. I authorize this prospective employer to verify my statements and to undertake an investigation to gather and keep as much employment and non-employment information as is permitted by law, and waive any legal requirement to provide notice to me regarding reports or records given or received in accordance with this authorization. Accordingly, all third parties (including individuals, schools, businesses, law enforcement authorities, government agencies and consumer reporting bureaus) are authorized to disclose any and all requested information to this prospective employer, and I agree to release all third parties, as well as this prospective employer and its employees, from any claims arising out of actions taken per these authorizations. I also understand that my employment may be terminated at any time, with or without cause, without liability to me for salary, wages, or other benefits except as may have been up to date at the time of the termination of services.

SIGNATURE:	DATE:

## **EMPLOYMENT DISCLOSURE/AUTHORIZATION**

In connection with your application for/continued employment with Penn East FCU, on their behalf, CBY Systems Inc. will make inquiries, including but not limited to, your consumer credit history, education, professional licensing, criminal background, driving history, your personal character, abilities, work habits, residence, immigration status, general reputation, performance, experience and other qualities pertinent to your qualifications for employment, including reasons for termination of past employments. Such inquiries may include investigative consumer reports that relate to your character, general reputation, personal characteristics, or mode of living and are obtained by personal interviews with your neighbors, friends, associates, and others.

In compliance with the Fair Credit Reporting Act (FCRA), you are entitled to be informed if an offer of employment is withheld because of information obtained from CBY Systems Inc. and, in that event, upon your written request, CBY Systems Inc. will provide a copy of the consumer and/or investigative consumer reports we receive, information regarding the nature and scope of the investigation, and the FTC notice, "A Summary of Your Rights Under the Fair Credit Reporting Act." A copy of "A Summary of Your Rights Under the Fair Credit Reporting Act" is also attached to this Employment Inquiry Release.

Please complete and sign this form authorizing, without reservation, any party, including, but not limited to, employers, consumer reporting agencies, law enforcement agencies, state agencies, institutions and private information bureaus or repositories, contacted by CBY System Inc. to furnish any or all of the above mentioned information, including consumer reports and/or investigative consumer reports. Your signature allows a photocopy or fax copy of this authorization to be as valid as the original.

PRINT FULL NAME	*DATE OF BIRTH			
SOCIAL SECURITY #	DRIVER LICENSE #	_		
STREET ADDRESS		_		
CITY, STATE, ZIP		_		
MAIDEN OR OTHER NAMES USED				
GRADUATION DATE: HIGH SCHOOL	COLLEGE			
APPLICANT SIGNATURE AND DATE:				

\*Date of birth is being requested only for the purposes of identification in obtaining accurate retrieval of records and it will not be used for discriminatory purposes. This template document is for informational purposes in regards to employment screening.

## 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 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 <a href="https://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="https://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).
- 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.

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:

- 1.a. Banks, savings associations, and credit unions with total assets of over a. Consumer Financial Protection Bureau \$10 billion and their affiliates
- b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:
- 2. To the extent not included in item 1 above:
- a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks
- 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
- c. Nonmember Insured Banks, Insured State Branches of Foreign Banks,
- and insured state savings associations
- 3 Air carriers

d. Federal Credit Unions

- 4. Creditors Subject to the Surface Transportation Board
- 5. Creditors Subject to the Packers and Stockyards Act, 1921
- 6. Small Business Investment Companies
- 7. Brokers and Dealers
- 8. Federal Land Banks. Federal Land Bank Associations. Federal Intermediate Credit Banks, and Production Credit Associations
- 9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

#### CONTACT:

- 1700 G Street, N.W Washington, DC 20552
- b. Federal Trade Commission: Consumer Response Center FCRA Washington, DC 20580 (877) 382-4357
- a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
- b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480
- c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
- d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314

Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation

1200 New Jersey Avenue, S.E. Washington, DC 20590

Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423

Nearest Packers and Stockyards Administration area supervisor

Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8th Floor Washington, DC 20416

Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549

Farm Credit Administration

1501 Farm Credit Drive McLean, VA 22102-5090

FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580

(877) 382-4357