Upshur County

Volunteer Manual

Approved & Adopted
April 27, 2017

by the
Upshur County Commission &
Upshur County Policy Board
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INTRODUCTION

Thank you for your interest in serving as a volunteer for Upshur County. These policies are written to provide overall guidance and direction to volunteers. These policies do not constitute, either implicitly or explicitly, a binding contractual or personnel agreement. This manual does not contain all the information you may need during the course of your time as a volunteer. This manual is provided as a reference and guide only. Volunteers should realize that the elected official or supervisor they are working for might have additional rules, regulations and/or policies concerning volunteers and their duties. Any item in the Volunteer Manual that is, or may become, in conflict with state and/or federal statutes will be considered null and void, however, all other areas will remain effective. Specific questions should be directed to your supervisor.

This Volunteer Manual is not intended to create any contractual rights in favor of the volunteer. Nor does this Volunteer Manual alter the “AT WILL” nature of the volunteer relationship between Upshur County and its volunteers, which means that the volunteer may resign at any time and the Upshur County Commission may terminate the volunteer relationship at any time with or without cause.

The Upshur County Policy Board consists of the County Commission President, County Clerk, Circuit Clerk, Sheriff, Assessor, Prosecuting Attorney and two county employee representatives. The two remaining County Commissioners may serve in an advisory capacity and have no voting privileges. The Upshur County Policy Board reserves the right to modify, revoke or change any or all of the guidelines set forth, in whole or in part, at any time. The Upshur County Commission will consider revisions, modifications and/or changes for final approval after adoption by a majority vote of the Upshur County Policy Board. The Upshur County Commission has final authority on the interpretation and/or intent of any and all policies and procedures contained in this document. An opportunity for discussion with elected officials will be scheduled prior to the decision or interpretation by the Upshur County Commission.

DEFINITION

For purposes of this Volunteer Manual, a “volunteer” is anyone who, without compensation or expectation of compensation, performs a task at the direction of and on behalf of the agency. A “volunteer” shall be subject to a background check and is only considered a “volunteer” after being officially approved by the Upshur County Commission and while activated by a Supervisor or elected official and performing tasks within the scope of their duties as a volunteer. Volunteers shall not be considered as “employees” of the agency.

For the purpose of clarity, (1) interns are considered volunteers that would be subject to the contents of this manual and (2) a spontaneous volunteer who appears during the time of an emergency to help for a period of less than 36 hours would not be considered a
volunteer subject to this manual. Spontaneous volunteers shall report to the Citizens Corp Council.

PRODUCTIVE WORK ENVIRONMENT POLICY

1. Background

The Upshur County Commission is dedicated to ensuring that the citizens of Upshur County receive the best quality public services and support from the volunteers of the County. The Commission believes that the opportunity to render this public service is a privilege, and that every volunteer of the County must be provided with a happy and productive working environment.

2. Gender Based Harassment / Sexual Harassment

Both Federal and West Virginia law classify sexual harassment as an unlawful practice. Sexual harassment is defined as any kind of directed or general gender-based harassment including, but not limited to, unwelcome sexual advances, requests for sexual favors, lewd or suggestive comments or sounds, proliferation of pornographic materials/objects, threats or intimidations, and other verbal and/or physical conduct of a sexual nature when:

a. Consent to or toleration of such conduct is made either explicitly or implicitly as a term or condition of an individual's volunteering; and/or
b. Submission to or rejection of such conduct by an individual is used as the basis for volunteer opportunities affecting such individual; and/or
c. Such conduct has the purpose or effect of unreasonably interfering with an individual's performance or creating an intimidating, hostile, or offensive work environment.

The conduct described above is prohibited between Supervisors and subordinates, including volunteers. It is not necessary that there be a supervisory relationship between employees or volunteers to sustain a sexual harassment charge. Furthermore, the Commission will not tolerate any non-employee third party harassment involving a volunteer of the County Commission.

3. Harassment Based Upon Race, Religion, National Origin, Disability, Age, or Any Other Protected Actual or Perceived Characteristic

This unlawful harassment is best described as conduct or words directed towards a volunteer or other person that has the intent or effect of poking fun, using slurs, name calling or making derogatory jokes or comments based upon race, religion, national origin,
disability, age or any other protected actual or perceived characteristic. This conduct may have the purpose or effect of:

a. Unreasonably interfering with an individual's work performance; or
b. Creating an intimidating, hostile, or offensive work environment.

This behavior, which discriminates and/or creates a hostile work environment, should not be suffered by a volunteer and will not be tolerated by the Commission.

Policy

It is the policy of the Upshur County Commission that every volunteer of Upshur County be treated with consideration and respect. The Commission views the respectful treatment as the absence of all forms of harassment in the workplace, whether based upon actual or perceived sex, gender, race, age, disability, national origin, color, religion, or any other personal characteristic. Because the Upshur County Commission is dedicated to providing volunteers a workplace free from any form of unlawful harassment or discriminatory behavior, harassment for any reason, and in any manner or form, is expressly prohibited. All volunteers must avoid any action or conduct which could be viewed as unlawful harassment, and all volunteers are responsible for the administration of this policy and the promotion of a safe and productive workplace.

All alleged claims of harassment, as described herein, will be promptly, fairly, and thoroughly investigated and corrective action will be taken if warranted by the results of the investigation. Such action may include disciplinary measures up to and including immediate termination of the volunteer relationship.

This policy also expressly prohibits retaliation of any kind against any volunteer bringing a complaint or assisting in the investigation of a complaint. Such volunteers may not be adversely affected in any manner related to their volunteer relationship.

Such retaliation is also illegal under the laws of the United States and the State of West Virginia.

Any volunteer who feels that he or she has suffered or is suffering harassment prohibited by this policy shall clearly inform the harasser that the behavior is offensive, unwelcome, and prohibited and request that the behavior stop. If the behavior continues, the volunteer shall immediately report the incident to his/her immediate supervisor. If the immediate supervisor is involved in the harassing activity, the alleged violation may be reported to the supervising department head, the County Administrator, or any member of the County Commission.

All complaints will be promptly, thoroughly, and fairly investigated by the Commission or its designated employee/agent. Investigations will be conducted to the fullest extent possible to protect the privacy of all parties concerned. Disciplinary and
corrective action will be taken as appropriate, as determined by the County Commission.

ATTENDANCE

Volunteers are expected to meet their commitments to their scheduled service hours. Supervisors must be notified of any absences in advance or as soon as possible. After 180 consecutive days of not reporting to volunteer, the volunteer will be determined to be “inactive” and the Upshur County Commission reserves the right to terminate the volunteer relationship. With regards to CERT members, failing to report for two call-outs will cause the CERT member to be “inactive” and the Upshur County Commission reserves the right to terminate the volunteer relationship.

All volunteers must sign-in and out when reporting for service. Failure to do so and illegible handwriting will result in service hours not being recorded.

ACCESS

For security reasons, volunteers are not permitted to have access to facility keys. Access to a building that is not open to the public during regular business hours is to be gained through Upshur County Commission Staff. During a state of emergency declared by the Upshur County Commission President, an elected official and/or supervisor may waive the requirements and/or restrictions of this policy. Waiving of this policy must be documented and signed by both the volunteer and the elected official or supervisor.

DRUG & ALCOHOL FREE WORKPLACE

Upshur County is committed to the principle of keeping illegal drug use out of the workplace and society in general. The use of alcohol and drugs endangers employees, fellow volunteers, workers and public safety. Upshur County has implemented this policy in accordance with the Drug Free Workplace Act of 1988 to help ensure and maintain a drug-free, safe and secure working environment. For the purpose of this policy, the definition of a “drug” includes alcoholic beverages, inhalants and any illegal drugs.

The unlawful manufacture, distribution, dispensation, possession or use of a drug on County property or vehicles is absolutely prohibited. Violations of this policy will result in disciplinary action up to and including immediate termination of the volunteer relationship. Depending on the circumstances, other action, including notification of appropriate law enforcement agencies, may be taken against any volunteer that violates this policy.

As a condition of volunteerism, county volunteers must notify Upshur County officials within five (5) days of the conviction for any criminal drug violation occurring in
the workplace. Failure to do so will result in immediate termination of the volunteer relationship. Please note that the volunteer relationship may be terminated as per above paragraph.

WORKERS' COMPENSATION

Volunteers who are injured are not eligible for workers' compensation coverage.

LIABILITY INSURANCE COVERAGE

Volunteers of Upshur County are covered via the County's Volunteer Accident Medical coverage only while under the direction and control of the commission, an elected official or other designated county employee assigned to supervise and only while performing tasks within the scope of their duties as a volunteer. Having coverage under certain activities does not ensure coverage for all activities performed throughout the day. In the event that you are injured while volunteering for the county your direct supervisor must be contacted and made aware of the injury immediately, or within 24 hours. Injuries that occur outside of the scope of the volunteer relationship will not be covered.

Coverage Provided:

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accident Medical Limits</td>
<td>$25,000</td>
</tr>
<tr>
<td>Deductible Limits</td>
<td>$100</td>
</tr>
<tr>
<td>Accident Death Benefit</td>
<td>$10,000</td>
</tr>
<tr>
<td>Single Dismemberment Benefit</td>
<td>$5,000</td>
</tr>
<tr>
<td>Double Dismemberment Benefit</td>
<td>$10,000</td>
</tr>
<tr>
<td>Coverage Type</td>
<td>Full Excess</td>
</tr>
</tbody>
</table>

The volunteer is responsible for paying any deductible that is incurred.

SAFETY

Volunteers need to exercise good judgment and caution in the performance of his/her work. Upshur County expects all volunteers to be safety minded for themselves, fellow workers and the public. The existence of a safe place to work, a work environment conducive to safe practices and policies is of major concern to Upshur County officials. The County believes that performance geared toward safety is always more efficient and that inherent in every operation there must be a need and a desire to perform that work safely. The County realizes that the avoidance of accidents and injuries is of critical importance to all parties. The objective is to avoid all injuries or illnesses.
WEAPONS

No person other than law enforcement personnel may possess or carry any dangerous and/or deadly weapon, concealed or open, on county owned property.

USE OF COUNTY VEHICLE

An individual serving as a volunteer, board member, intern or such are not authorized to operate county owned vehicles. A reserve deputy authorized to assist law enforcement personnel may be authorized by the Upshur County Sheriff to assist in the operation of a county owned vehicle in the transportation or extradition of individuals or other related functions. The Office of the Upshur County Sheriff shall request and review a Motor Vehicle Record (MVR) on the reserve deputy and provide necessary driver information to the insurance carrier of Upshur County before authorizing such assistance.

There are to be no individuals not employed by Upshur County as passengers in a county owned vehicle unless the individuals are being transported by an official and/or employee in the completion of their job related functions, or they are assisting an official and/or employee in completion of their volunteer related functions.

County vehicles are the only vehicles to be used to tow trailers or any other property of the Upshur County Commission.

During a state of emergency declared by the Upshur County Commission President, an elected official and/or supervisor may waive the requirements and/or restrictions of this policy. Waiving of this policy must be documented and signed by both the volunteer and the elected official or supervisor.

TOBACCO / SMOKE FREE POLICY

The Upshur County Commission has designated the courthouse, annex, and all other county owned buildings and vehicles as tobacco / smoke free in accordance with the Upshur County Clean Indoor Air Regulation. Elected officials, employees, volunteers, as well as the public, are to observe this policy and refrain from the use of any tobacco products, as well as electronic cigarettes, while inside county owned facilities and vehicles or within fifteen (15) feet of an entrance and/or exit.

COST CONSCIOUSNESS

The County operates on public funds. Using equipment improperly, excessive ordering, and wasting supplies are all examples of inefficiency. Volunteers should be cost conscious to promote the most efficient operation of the County government.
TELEPHONE USAGE

A volunteer may have telephone contacts with other departments or the public as a part of his/her duties. Answer all calls as promptly as possible. The County expects and appreciates your cooperation in limiting the use of the county telephone system for personal calls to those that are absolutely necessary. The County’s telephone system must not be utilized for any long distance calls that are personal in nature.

COMPUTER / EMAIL / INTERNET USAGE

As a volunteer for Upshur County, you may have access to an email account, worldwide web and/or the Internet. These systems are paid for by Upshur County and provided to volunteers so that they may be better able to perform necessary and expected services for the citizens of Upshur County. Volunteers may not utilize these types of communication/ information systems for harassing, discriminatory, fraudulent or other illegal purpose(s) or to obtain offensive material. This would include prohibitions against disseminating confidential information over the Internet or downloading copyrighted materials from the Internet.

Volunteers are not authorized to speak on behalf of the Upshur County Commission or entities without expressed permission from Upshur County Elected Officials and Supervisors. If a volunteer has permission to discuss current and potential business activities, the following guidelines must be followed:

1. Identification: Identify yourself. Include your name, and when appropriate, state your volunteer role or title.
2. Disclaimer: Use a disclaimer that the views you express on the particular website, email, etc. are yours alone and do not represent the views of the Upshur County Commission.
3. Proof: Support any statements made online with factual evidence. Also, let your supervisor know about the content you plan to publish.

Social Media use shall not interfere with volunteers responsibilities. Upshur County’s computer systems are to be used for business purposes only. When using Upshur County’s computer systems use of social media for business purposes is allowed, but personal use of social media networks or personal blogging of online content is discouraged and could result in disciplinary action.

In order to insure compliance with these requirements and to avoid legal liabilities, Upshur County Elected Officials and Supervisors reserve the right to routinely monitor, review, print and/or investigate volunteers’ email transmissions, receptions and/or Internet usage. Therefore, due to the fact that Upshur County sponsors and incurs charges for these type of systems (email, web and/or Internet), volunteers should be aware that there is no expectation of privacy when utilizing County sponsored email, web and/or Internet access.
SOCIAL MEDIA

As volunteers of the County you represent Upshur County in your public appearances including your social media presence. This policy provides guidance for volunteer use of social media, which should be broadly understood for purposes of this policy to include blogs, wikis, microblogs, message boards, chat rooms, electronic newsletters, online forums, social networking sites, and other sites and services that permit users to share information with others in a contemporaneous manner. Volunteers should be aware that the Upshur County Commission may observe content and information made available by employees through social media. Employees should use their best judgment in posting material that is either inappropriate or harmful to the Upshur County Commission, elected officials, supervisors, employees, volunteers or constituents. Some specific examples of prohibited social media conduct include posting commentary, content, or images that are defamatory, pornographic, proprietary, harassing, slanderous, or that can create a hostile work environment. Volunteers shall not publish, post or release any information that is considered confidential or not public. Social media networks, blogs and other types of online content sometimes generate press and media attention or legal questions. Volunteers should refer these inquiries to the county administrator. Any breach of this policy may lead to disciplinary action, up to and including termination of the volunteer relationship.

PUBLIC RELATIONS

Every volunteer of Upshur County represents the County government and shares responsibility for building good public relations. By efficiently and accurately performing daily work, each volunteer contributes to the County’s success. By exercising courtesy and alertness in all direct dealings with the public, volunteers can influence the County’s prestige and uphold its goal of service to the community.

DRESS CODE

Volunteers are required to demonstrate a neat and responsible standard of dress. There may be occasions when certain attire and/or shoes will be required. Particular departments may set standards of dress according to office functions.

Elected Officials and Supervisors reserve the right to raise the issue of dress with individual volunteers when considered necessary.

POLITICAL ACTIVITY

Volunteers for the County shall serve all residents and visitors equally. The political opinions or affiliations of any resident will in no way affect the amount or quality of service received from the County. Volunteers shall not, directly or indirectly, give, render, pay, offer, solicit or accept any money, service or other valuable consideration of or on account of any appointment, promotion or proposed promotion to a position in
Upshur County.

Volunteers of the County will not solicit any assessment or subscription intended for any political purpose from elected officials, supervisors, employees, other volunteers or from the general public during work time or on work premises. Volunteers shall not be required to contribute money to any candidate or any political party.

CONFIDENTIALITY

Volunteers are responsible for maintaining the confidentiality of all proprietary or privileged information to which they are exposed while serving as a volunteer, whether this information involves a single staff, volunteer, constituent, or other person or involves overall county business. Failure to maintain confidentiality may result in termination of the volunteer's relationship with the agency or other corrective action.

All records, documents and other papers or electronic images, together with any copies or extracts thereof, made or acquired by volunteers in the course of their role with the Upshur County Commission must remain on premises.

THEFT

Theft, misappropriation, embezzlement, unauthorized possession or removal of county property or the property of employees and/or co.volunteers shall not be tolerated by any supervisor or elected official. In the event that this unacceptable behavior occurs a volunteer shall be subject to disciplinary action, up to and including termination of the volunteer relationship.
Upshur County Commission
91 West Main Street, Suite 101
Buckhannon, WV 26201

Volunteer Information Sheet

General Information:

Name: ________________________________ ________________________________
      (First)                     (Middle)                     (Last)

Address: ________________________________ ________________________________
          (Street)                   (City)                     (State)         (Zip Code)

Phone Number: ________________________________ ________________________________
               (Home)                     (Work)

List any previous work experience or volunteer service that would be beneficial or related to your volunteer service for the Upshur County Commission:

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

References:

Name: ________________________________ Name: ________________________________
Address: ________________________________ Address: ________________________________
         ________________________________
Phone #: ________________________________ Phone #: ________________________________

I authorize the Upshur County Commission to contact any reference, present and/or previous employer listed above. I understand that the Upshur County Commission may discontinue the services of any volunteer at any time for any reason.

________________________________________________________________________
                                            (Signature)                     (Date)
Release of Liability

I, _________________________________, do hereby forever release and hold harmless Upshur County officials, employees and/or their agents for any damages and/or injuries that I may incur as a result of my volunteer services. I understand that any service that I perform or provide is as a volunteer and no compensation, medical coverage, worker’s compensation coverage, or any other financial benefit will be provided to any volunteer. I understand that volunteers may be required to attend certain training activities as determined necessary by the Upshur County Commission before approval will be granted for volunteers to provide services.

________________________________________
(Signature)

State of West Virginia
County of: ______________________________

I, _________________________________, Notary Public in and for said County and State to affirm and attest that the above individual appeared before me and executed this document on this ________ day of ________________, 20 ___.

(SEAL)

________________________________________
(Notary Public)

My Commission Expires on: _______________________________
PLEASE READ CAREFULLY

APPLICATION FORM WAIVER

As indication that you have read and understood each section, please provide your signature in the spaces provided below.

I agree that:

Neither the acceptance of this application nor the subsequent entry into any type of relationship, either in the position applied for or any other position, and regardless of the contents of handbooks, personnel manuals, plans, policy statements and the like, as they may exist from time to time, or other County practices, shall serve to create an actual or implied contract, or to confer any right to remain an agent or volunteer of the County, or otherwise to change in any respect the at-will relationship between it and the undersigned, and that relationship cannot be altered except by a written instrument approved by the Upshur County Commission with authorization for the President of the Upshur County Commission to affix their signature. The undersigned and County may end the relationship at any time, without specified notice or reason. If authorized as an agent, I understand that the County may unilaterally change or revise their policies and procedures and such changes may include reduction in benefits, if any.

Signature: ___________________________________________ Date: __________

I authorize investigation of all statements contained in my application. I understand that the misrepresentation or omission of facts called for is cause for dismissal at any time without any previous notice. I hereby give the County permission to contact schools, previous employers, references and others and do hereby release the County from any liability as a result of such contact.

Signature: ___________________________________________ Date: __________

I understand that, in connection with the routine processing of my application, the County may request from a consumer reporting agency an investigative consumer report including information as to my credit records, character, general reputation, personal characteristics and mode of living. Upon written request from me, the County will provide me with additional information concerning the nature and scope of any such report requested by it, as required by the Fair Credit Reporting Act.

Signature: ___________________________________________ Date: __________

I understand that, in connection with the routine processing of my application, the County may request or conduct a criminal background request or investigation so as to ascertain whether I have been convicted of a crime which is substantially related to the functions or qualifications of the position for which I am applying. In addition, I understand that such convictions, if any, will not necessarily disqualify my service with the County.

Signature: ___________________________________________ Date: __________

The County Commission of Upshur County, West Virginia, is an equal employment opportunity employer and adheres to a policy of making employment decisions without regard to race, color, religion, gender, sexual orientation, national origin, citizenship, age or disability. Opportunity for employment Upshur County depends solely on your qualifications. Upshur County has established a drug free and tobacco free work environment.
Subject Information

Full Name (Type or Print Legibly)

Signature

Other Names Used (Maiden, Divorced, Alias, Etc.)
1. ______________________ 2. ______________________ 3. ______________________

Social Security Number        Date of Birth        Driver's License Number        State of Issue        Sex

Please provide your residential addresses, listing your CURRENT address first:

1. Street Address/City/State/Zip
   To ______________________ From (yrs) ______________

2. Street Address/City/State/Zip
   To ______________________ From (yrs) ______________

3. Street Address/City/State/Zip
   To ______________________ From (yrs) ______________

4. Street Address/City/State/Zip
   To ______________________ From (yrs) ______________

5. Street Address/City/State/Zip
   To ______________________ From (yrs) ______________

Have you ever been convicted of a criminal offense or have any pending charges? _____ Yes _____ No

If yes, give full details, including date(s) and location(s) of the court:

________________________________________________________

________________________________________________________
Candidate Disclosure, Authorization & Consent for the Procurement of Consumer Reports

Section I: Disclosure

Upshur County Commission may request background information about you from a consumer reporting agency in connection with your employment application and for employment purposes. The report ordered is defined by the Fair Credit Reporting Act (FCRA) as a Consumer Report, and all inquiries are limited to information that affects job performance and the workplace. It is conducted in accordance with applicable federal and state laws including the FCRA. The screening will be conducted by an outside agency – Credential Research, LLC. – Address: PO Box 828 Hawkins, TX 75765. As a result, Credential Research may obtain a Consumer Report on you as an applicant or during employment.

A consumer report is a compilation of information that might affect your employability. The scope of the report may include information concerning your driving record, civil and criminal court records, credit, drug screening results, worker’s compensation record, education credentials, identity, past addresses, social security number, previous employment and personal references.

Should an employer rely upon a consumer report for an adverse action, the FCRA mandates you be provided with a copy of the consumer report and a summary of your rights. An adverse action is defined as “denial of employment or any other decision for employment purposes that adversely affects any current or prospective employee.”

Section II: Authorization and Release

I have carefully read and understand this Candidate Disclosure, Authorization & Consent for the Procurement of Consumer Reports form and the attached summary of rights under the Fair Credit Reporting Act. By my signature below, I consent to the release of consumer reports and investigative consumer reports prepared by a consumer reporting agency, Credential Research, LLC., to the Company and its designated representatives and agents. By my signature below, I authorize the company to share the contents of this consumer report or investigative consumer report with its partners and clients in an effort to place me into an employment/independent contractor relationship with those partners. I understand that if the Company hires me, my consent will apply, and the Company may obtain reports, throughout my employment. I also understand that information contained in my job application or otherwise disclosed by me before or during my employment, if any, may be used for the purpose of obtaining consumer reports and/or investigative consumer reports. By my signature below, I authorize law enforcement agencies, learning institutions (federal, state and local), motor vehicle records agencies, my past or present employers, the military, and other individuals and sources to furnish any and all information on me that is requested by the consumer reporting agency. By my signature below, I certify the information I provided on this form is true and correct and will be valid for any reports that may be requested by or on behalf of the Company.

☐ I authorize that I have read and agree to the terms of the Candidate Disclosure, Authorization & Consent for the Procurement of Consumer Reports. I also acknowledge that I have received a copy of Section III: A Summary of Rights under the FCRA.

Applicant Name: ___________________________ Email: ___________________________

Applicant Signature: ___________________ Date: _______________________

☐ Check this box to receive a free copy of any Consumer Report, or Investigative Consumer Report from Credential Research at support@credentialresearch.com.

CR-Candidate Release 5-1-16
Section III: A Summary of Rights under the FCRA (please keep this copy of rights for your own records)

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

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

- **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 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).

• **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:
<table>
<thead>
<tr>
<th>TYPE OF BUSINESS:</th>
<th>PLEASE CONTACT:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.a. Banks, savings associations, and credit unions with total assets of over $10 billion and their affiliates</td>
<td>Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552</td>
</tr>
<tr>
<td>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</td>
<td>Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</td>
</tr>
<tr>
<td>2. To the extent not included in item 1 above:</td>
<td>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</td>
</tr>
<tr>
<td>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</td>
<td>b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480</td>
</tr>
<tr>
<td>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</td>
<td>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</td>
</tr>
<tr>
<td>d. Federal Credit Unions</td>
<td></td>
</tr>
<tr>
<td>3. Air carriers</td>
<td>Asst. General Counsel for Aviation Enforcement &amp; Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</td>
</tr>
<tr>
<td>4. Creditors Subject to the Surface Transportation Board</td>
<td>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</td>
</tr>
<tr>
<td>5. Creditors Subject to the Packers and Stockyards Act, 1921</td>
<td>Nearest Packers and Stockyards Administration area supervisor</td>
</tr>
<tr>
<td>6. Small Business Investment Companies</td>
<td>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8th Floor Washington, DC 20416</td>
</tr>
<tr>
<td>7. Brokers and Dealers</td>
<td>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</td>
</tr>
<tr>
<td>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</td>
<td>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</td>
</tr>
<tr>
<td>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</td>
<td>FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</td>
</tr>
</tbody>
</table>