

## Fair Credit Reporting Act Disclosure and Authorization Form for Employment Purposes

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The Fair Credit Reporting Act, 15 U.S.C. §§ 1681, *et, seq.*, permits an employer to obtain a **consumer report**, from a consumer reporting agency, regarding its employment applicants or current employees to assist it in making employment-related decisions. The consumer report may include information bearing on the applicant's or current employee's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, mode of living, or criminal record. However, an employer must secure the prospective or current employee's authorization in writing before it may request a consumer report about them.

If the consumer reporting agency seeks information regarding character, general reputation, personal characteristics, and mode of living obtained by personal interviews with neighbors, friends, or associates, *i.e.* an **investigative consumer report**, then the applicant or employee upon whom the information is sought may submit a written request for a complete disclosure by the employer of the nature and scope of the investigation. This disclosure must be made in writing to the applicant or employee no later than five (5) days after the receipt of the disclosure request or from the date the employer requested the report (whichever is later).

If, after obtaining the written authorization and consumer report, the employer decides to take adverse action against the applicant or current employee based in whole or in part on the consumer report, the employer must do two (2) things. First, the employer must give the applicant or employee a copy of the consumer report. Second, the employer must give the applicant or employee a summary of their rights under the Act.

United Ohio Insurance Company, and/or its affiliate(s), obtains a consumer report or an investigative consumer report for employment purposes.

I AUTHORIZE United Ohio Insurance Company, and/or its affiliate(s), to obtain a credit/consumer report on me through the credit or consumer reporting agency of its choice. If I become employed by United Ohio Insurance Company, or its affiliate(s), I further authorize United Ohio Insurance Company, and/or its affiliate(s), to check my credit/consumer record as needed, on a continuing basis as it relates to my employment.

If United Ohio Insurance Company, or its affiliate(s), takes an adverse employment action against me, based in whole or in part on the information in the credit/consumer report, United Ohio Insurance Company, or its affiliate(s), will give me a copy of the credit/consumer report, a summary of my rights under the Fair Credit Reporting Act, and the source of the credit/consumer report so that I may contact them, if I wish.

I have electronically accessed and printed this Fair Credit Reporting Act Disclosure from United Ohio Insurance Company's website. I completed and submitted the original to United Ohio Insurance Company and had the opportunity to make a copy or print a second copy of the form for my records.

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*Applicant's Signature*

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*Date*

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*Applicant Name (print name)*