

APPLICATION FOR EMPLOYMENT



AN EQUAL OPPORTUNITY EMPLOYER

Educators Credit Union (the "Credit Union") does not discriminate in hiring or employment on the basis of race, color, age, sex, religion, creed, national origin, ancestry, veteran status or disability. No question on this application is intended to secure information to be used for such discrimination. The Company will reasonably accommodate all applicants and employees with disabilities if the Company is informed of such disability.

PERSONAL INFORMATION - PLEASE PRINT

DATE: _____

NAME: _____
Last First Middle

ADDRESS: _____
Street City State Zip

TELEPHONE: _____

Are you 18 years of age or older? YES NO Referred by: _____

Are you employed now? YES NO May we contact your present employer? YES NO

Do any relatives work for this credit union? YES NO Relative name: _____

Have you filed an application here before? YES NO If yes, date: _____

What position are you applying for? _____ Part Time / Full Time

Salary desired: _____ What date would you be available to work? _____

List any special considerations which would affect the hours you can work: _____

Have you been convicted of a felony or a crime involving violence or the theft of property within the last 5 years?

YES NO If yes, please explain: _____

(Such a conviction is not an automatic bar to employment. Any information supplied regarding the circumstances, rehabilitation and age at the time will be considered. You may attach additional information that you want considered.)

Are you authorized to work in the United States? YES NO

CURRENT AND FORMER EMPLOYERS (List your last three employers starting with the most current first)

1. _____
 Previous employer Address Telephone

Position Held Supervisor's Name Dates Employed From: To:

Reason for Leaving Ending Salary

2. _____
 Previous employer Address Telephone

Position Held Supervisor's Name Dates Employed From: To:

Reason for Leaving Ending Salary

3. _____
 Previous employer Address Telephone

Position Held Supervisor's Name Dates Employed From: To:

Reason for Leaving Ending Salary

REFERENCES: give the names of three references not related to you

Name	Address	Telephone	Years Acquainted
1. _____			
2. _____			
3. _____			

SPECIAL SKILLS AND QUALIFICATIONS: (Summarize special skills/qualifications acquired from experience)

MILITARY SERVICE

Have you served in the US Armed Forces? YES NO What branch: _____
 Highest Rank/Rating: _____ Duties and special training: _____

EDUCATION

	Name and Location	Number of Years attended	Did you graduate?
High School			
College			
Trade or Business School			
Honors received			

ADDITIONAL INFORMATION

Use the space below if you wish to volunteer additional information you feel may be helpful to us in considering your application.

NOTE: Please carefully read the statements below. After you have read the statements, please sign and date in the space provided below.

“I certify that the facts contained in this application and in any resume or other material provided to the Credit Union and in any oral statements by me are true and complete to the best of my knowledge. I understand that, if employed, omissions incomplete statements, or false statements on this application or other materials supplied to the Credit Union or in oral statements by me in the hiring process shall be grounds for dismissal.

I authorize investigation of all statements contained herein and authorize the employers and references listed above to give you any and all information concerning my previous employment and any pertinent information they may have, personal or otherwise, and release all parties from all liability for any damage that may result from furnishing same to you.”

I UNDERSTAND AND AGREE THAT, IF HIRED:

- 1. MY EMPLOYMENT IS FOR NO DEFINITE PERIOD BUT MAY BE TERMINATED BY THE CREDIT UNION AT ANY TIME WITHOUT ANY PRIOR NOTICE AND WITHOUT CAUSE.**
- 2. NO OFFICER OR EMPLOYEE OF THE CREDIT UNION CAN GUARANTEE ME EMPLOYMENT FOR ANY PERIOD OF TIME OR ANY SPECIFIC SALARY BENEFITS EXCEPT BY A WRITTEN EMPLOYMENT AGREEMENT BETWEEN ME AND THE CREDIT UNION SIGNED BY THE PRESIDENT OF THE CREDIT UNION.**
- 3. I WILL COMPLY WITH ALL RULES AND REGULATIONS OF THE CREDIT UNION INCLUDING THE DRUG AND ALCOHOL POLICY. I UNDERSTAND THE CREDIT UNION’S RULES, REGULATIONS AND POLICIES ARE NOT A CONTRACT AND MAY BE CHANGED OR WAIVED BY THE CREDIT UNION AT ANY TIME.**

SIGNED: _____

DATE: _____

DISCLOSURE OF REQUEST FOR CONSUMER (CREDIT) REPORT AND MY AUTHORIZATION ALLOWING EDUCATORS CREDIT UNION TO OBTAIN A CONSUMER (CREDIT) REPORT ABOUT ME.

- 1. I understand that Educators Credit Union desires to obtain a copy of a Consumer (Credit) Report about me.**
- 2. I understand that Educators Credit Union desires to obtain this Consumer (Credit) Report in connection with my application for employment with Educators Credit Union, or my employment with Educators Credit Union.**
- 3. I authorize Educators Credit Union to obtain a Consumer (Credit) Report about me.**
- 4. I agree that any consumer reporting agency may provide such a report about me to Educators Credit Union.**
- 5. "A Summary of Your Rights under the Fair Credit Reporting Act" is attached hereto and has been provided to me.**

Date

Applicant or Employee Signature

Printed Name

COMMENTS BY INTERVIEWER: _____			

Hired _____	Position _____	Salary _____	Start Date _____

DISCLOSURE STATEMENT

By this document, Educators Credit Union discloses to you that a consumer report and/or investigative consumer report may be obtained for employment purposes (including contract for services) as part of the pre-employment background investigation and at any time during your employment. An investigative consumer report may include information as to your character, general reputation, personal characteristics and mode of living. The Fair Credit Reporting Act provides you with the right to request, in writing within a reasonable amount of time, a disclosure of the nature and scope of the investigation requested. You may also request a written summary of your rights under the Fair Credit Reporting Act as prepared by the Federal Trade Commission.

AUTHORIZATION & RELEASE

I understand that in consideration of my application for employment and/or continued employment (including contract for services) with Educators Credit Union, an investigation may be conducted of my past employment and activities. I authorize past employers, personal references, any other persons with whom I am acquainted, and credit and consumer reporting agencies to provide all information and to answer all questions asked concerning my previous employment record, ability, character, educational background, military service and credit history. I release all parties, including past employers, credit bureaus, consumer reporting agencies, and government agencies from any liabilities or damages for having furnished such information.

I hereby waive my privilege of confidentiality and authorize Educators Credit Union and/or its designated representative and agent, Parsons, Parsons & L.L.P., to conduct such an investigation, and release the companies named above, including their officers, employees, agents and representatives from all liability or responsibility for this investigation, which may include, but is not limited to the gathering of information regarding professional and educational references, credit or consumer investigations, bankruptcies, judgments, tax liens, driving histories, civil suits, professional license and any criminal history information which may be in the files of any federal, state or local agency. I understand that the information requested below regarding date of birth, race and sex is for the sole purpose of gathering the above information accurately, and will not be used to discriminate against me in violation of any law. This release and authorization shall be valid and effective in original, facsimile (fax), or copy form. I further authorize ongoing procurement of the above information and reports at any time during my employment (or contracts).

APPLICANT SIGNATURE: _____ DATE: _____

Applicant - please complete information below:

FULL NAME: (First, Middle, Last) please print _____ SSN _____/_____/_____

OTHER NAMES USED (Maiden, Nickname, Former Married Names) _____

DRIVERS LICENSE # / STATE _____ DATE OF BIRTH _____

HOME ADDRESS FOR PAST 7 YEARS

Street/City/Zip Code	County	From MO/YR to MO/YR
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____

A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

The Federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness and privacy in information in the files of every “consumer reporting agency” (CRA). Most CRAs are credit bureaus that gather and sell information about you – such as if you pay your bills on time or have filed bankruptcy – to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. §§ 1681 – 1681u, at the Federal Trade Commission’s web site (<http://www.ftc.gov>). The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

- **You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you, such as denying an application for credit, insurance, or employment, must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.
- **You can find out what is in your file.** At your request, a CRA must give you the information in your file, and a list of everyone who requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.
- **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs – to which it has provided the data – of any error.) The CRA must give you a written report of the investigation and a copy of your report if the investigation results in any change. If the CRA’s investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its file, usually within 30 days after you dispute it. **However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified.** If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.
- **You can dispute inaccurate items with the source of the information.** If you tell anyone – such as a creditor who reports to a CRA – that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you’ve notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.