MARSHALL COUNTY GROUP HOMES, INC.

P.O. BOX D ARGYLE, MN 56713 218-437-6695

MEMO TO:

Prospective Employees

FROM:

Kristal Walen

REGARDING:

Application and Background Clearance Forms

Please complete, date and sign the following and return to the Group Home:

- 1. Application
- 2. Netstudy Background Check
- 3. Background study notice
- 4. MN Department of Public Safety Authorization form
- 5. Notice of Privacy Practices

The Background Study, Privacy Notice and the Fair Credit Reporting Act is yours to keep. Please call to set up a time to visit the home that you would be interested to work at.

Carol Urbaniak, Cedar Place North, 603 Cedar Ave, Argyle	218-437-6697
Rachel Lopez, Cedar Place South, 601 Cedar Ave, Argyle	218-437-6696
Mary Kay Stinar , Marshall Place, 129 W Marshall, Warren	218-745-4557
Kelly Nordine , River Place, 705 N 2 nd Street, <i>Warren</i>	218-745-6400

Thank you for your interest in working at one of our homes!

Application for Employment

Please Print

Equal access to programs, services and employment is available to all persons. Those applicants requiring reasonable accommodation to the application and/or interview process should notify a representative of the Human Resources Department.

Name	Applicant ID #
Address	Middle
Telephone # () Street Cellular/Other Phone # (City State ZIP Code E-mail Address
Position(s) applied for	Date of application/
Referral Source (Please check the appropriate category and list the source Walk-in	
Employee	☐ Job Fair
Advertisement	Staffing Agency
Company's Website	Government
Other Internet	Other
If necessary, best time to call you is : AM PM Home Cellular/Other May we contact you at work? Yes No If yes, work number and best time to call: : AM PM If you are under 18 and it is required, can you furnish a work permit? Yes No If no, please explain:	Will you relocate if job requires it?
Have you submitted an application here before? Yes No If yes, give date(s) and position(s):	Are you able to perform the "essential functions" of the job for which you are applying (with or without reasonable accommodation)? This question is not designed to elicit information about an applicant's disability. Please do not provide information about the existence of a disability, particular accommodation, or whether accommodation is necessary. These issues may be addressed at a later stage to the extent permitted by law.
Have you ever been employed here before?	☐ Yes ☐ No ☐ Need more information about the job's "essential functions" to respond Driver's license number required if driving may be required in the job for which you are applying:
\$ Per Type of employment desired:	

Employment History Starting with your most recent employer, provide the following information. Telephone # Dates employed: to Street address City State Compensation (Starting) Hourly Salary Starting job title/final job title \$ Commission/Bonus/Other Compensation Immediate supervisor and title (for most recent position held) May we contact for reference? Compensation (Final) Yes No Later Hourly \$ Salary per Why did you leave? E-mail: \$ Commission/Bonus/Other Compensation Summarize the type of work performed and job responsibilities. What did you like most about your position? What were the things you liked least about the position? Employer Telephone # Year Dates employed: Street address City State Compensation (Starting) Hourly Salary \$ per Starting job title/final job title \$ Commission/Bonus/Other Compensation Immediate supervisor and title (for most recent position held) May we contact for reference? Compensation (Final) Yes No Later Hourly Salary per Why did you leave? \$ Commission/Bonus/Other Compensation Summarize the type of work performed and job responsibilities. What did you like most about your position? What were the things you liked least about the position? Employer Telephone # Dates employed: Street address City State Hourly Salary \$ Starting job title/final job title Commission/Bonus/Other Compensation \$ Immediate supervisor and title (for most recent position held) May we contact for reference? Compensation (Final) Yes No Later Salary Hourly \$ Why did you leave? per \$ E-mail: Commission/Bonus/Other Compensation Summarize the type of work performed and job responsibilities. What did you like most about your position? What were the things you liked least about the position? Employer Telephone # Dates employed: to Street address City State Compensation (Starting Hourly Salary Starting job title/final job title Commission/Bonus/Other Compensation \$ Immediate supervisor and title (for most recent position held) May we contact for reference? Compensation (Final) Yes No Later \$ Hourly Salary Why did you leave? per E-mail: Commission/Bonus/Other Compensation Summarize the type of work performed and job responsibilities. What did you like most about your position? What were the things you liked least about the position?

Employment History (cont	inued)		74			
Explain any gaps in your employ	ment, other th	an those due to pers	sonal illness,	injury or disability	×	
If not addressed on previous page If yes, please explain:						Yes
,,				β.		
Skills and Qualifications dummarize any special training, sk		eteore Webs.				San Jara
Computer Skills (Check appropriate I	ooxes. Include so	tware titles and years of	experience.)			
Word Processing		Years:	□Intern	et		Years:
Spreadsheet		Years:	Other			Years:
Presentation		Years:				Years:
E-mail		Years:	Other			Years:
			N. C.	Degree Certification Other GED Degree Certification Other Othe		
References						
t names and telephone numbers not applicable, list three school or					<i>not</i> previous su	pervisors.
Name	Title	Relationship to You	1	Telephone	E-mail	# of Years Known
			()			
ocial Security Number						
ie e						

We will use this information only for employment purposes and make reasonable efforts to safeguard your privacy.

	or any other similarly protected status. Organization	Offices Held	il.
	O gamzansı	omices field	
			_
			57
List special accomplishmen	its, publications, awards, etc.		•
Exclude information that would veteran/reserve, National Guard	reveal race, color, religion, sex, national origin, ge or any other similarly protected status.	netic information, citizenship, age, mental or physical disabilities,	
		directions to be followed by employees or customers?	
Yes No Not App			
If yes, please explain:	N		
Is there any other job-related	d information you want us to know about yo	ou?	
Is there any other job-related Applicant Statement		ou?	
Applicant Statement I certify that all information I have pr	ovided in order to apply for and secure work with this emp	ployer is true, complete and correct.	
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Signature of Applicant_

This product is designed to provide accurate and authoritative information. However, it is not a substitute for legal advice and does not provide legal opinions on any specific facts or services. The information is provided with the understanding that any person or entity involved in creating, producing or distributing this product is not liable for any damages arising out of the use or inability to use this product. You are urged to consult an attorney concerning your particular situation and any specific questions or concerns you may have.

Important note: This is approved for use by the purchaser only. This form may not be shared publicly or with third parties.



Date

NET STUDY BACKGROUND CHECK

(last)	(fir	(first)		(middle)	
	Alia	ses (maiden n	ame, nickna	me, etc.)	
		Ad	ldress		
Date of Birth	Age	Gender	Phone nu	ımber	-
Race (check One) Caucasian American Indi Hispanic	an/Alaskan Na		ye Color		
Japanese Black or Africa Asian Pacific Islander		Н	air Color	Height	-
Other	•	-	Place of Birt	h (state)	
	ımber		Social Secu	rity Number	_
Authorize the cond State and Local ag Human Services, N	encies and to o	disclose the in	formation to	the Minnesota D	epartment of
Consent expires or	ne year from tl	nis date.			
Date	- Sign	nature (perso	n giving con	sent to release inf	formation)



BACKGROUND STUDY NOTICE OF PRIVACY PRACTICES

Because the Department of Human Services (DHS) is asking you to provide private information, you have privacy rights under the Minnesota Government Data Practices Act. This law protects your privacy, but also allows DHS to give information about you to others when the law requires it. This notice describes how your private information may be used and disclosed, and how you may access your information.

Why is DHS asking me for my private information?

A background study from the Department of Human Services (DHS) is required for your job or position. The private information is needed to conduct the background study.

How will I be notified that a background study was submitted on me?

DHS will mail you a notice within three working days after a request for a background study is submitted on you. The notice will contain the background study result or let you know that more time is needed to complete the background study. The notice will also identify the entity that submitted the background study request.

What information must I provide to complete the background study?

You are required to provide enough information to ensure an accurate and complete background study. This includes your:

- first, middle, and last name and all names you have ever been known by or used;
- current home address, city, zip code, and state of residence:
- previous home addresses, city, county, and states of residence for the last five years;
- sex and date of birth;
- driver's license or other identification number; and,
- fingerprints and a photograph, as required by law.

How will the information that I give be used?

The information will be used to perform a background study that will include a check to determine whether you have any criminal records and/or have been found responsible for substantiated maltreatment of a vulnerable adult or child. When required, there will be a search of professional boards. Background study data is classified as "private data" and cannot be shared without your consent except as explained in this notice. Your information will also be used by DHS to collect on-going criminal and maltreatment data if it becomes available.

What may happen if I provide the information?

You could be disqualified from positions that require a DHS background study if you are found to have committed certain crimes, been determined responsible for maltreatment of a vulnerable adult or child, or have other records that require a disqualification. If you do not have a disqualifying record, you will be cleared for your job or position.

What if I refuse to provide the information?

You will be disqualified if you refuse to provide information to complete an accurate background study. You will not be able to work in a position that requires a DHS background study.

Who will DHS give my information to?

DHS will only share information about you as needed and as allowed or required by law. The identifying information you provide will be shared with the Minnesota Bureau of Criminal Apprehension (BCA) and in some cases the Federal Bureau of Investigation (FBI). If there is reasonable cause to believe that other agencies may have information related to a disqualification, your identifying information may also be shared with:

- county attorneys, sheriffs, and agencies;
- courts and juvenile courts;
- local police;
- the Office of the Attorney General; and,
- agencies with criminal record information systems in other states.

What information will DHS share with the entity that requested my background study?

The entity that requested the background study will be notified of your background study determination.

If you are disqualified, the entity will not be told the reason unless you were disqualified for refusing to cooperate with the background study or for substantiated maltreatment of a minor or vulnerable adult.

What other entities might DHS share information with?

Information about your Background study may be shared with:

- the Minnesota Department of Health;
- the Minnesota Department of Corrections;
- the Office of the Attorney General, and;
- health-related licensing boards.

What if my disqualification is set aside?

If you request reconsideration of your disqualification and your disqualification is set aside, the entity that requested the background study will be informed of the reason(s) for your disqualification unless the law states otherwise. DHS will provide information about the decision to set aside your disqualification if the entity requests it.

Unless prohibited by law, your name and the reason(s) for your disqualification will become public data if your set aside is for:

- a child care center or a family child care provider licensed under chapter 245A; or,
- an offense identified in section 245C.15, subdivision 2.

For future background studies submitted by entities that provide the same type of services as the services you were set aside for, the set aside will apply unless:

- you were disqualified for an offense in section 245C.15, subdivision 1 or 2; or,
- DHS receives additional information indicating that you pose a risk of harm; or,
- your set aside was limited to a specific person receiving services.

In addition, those entities will be informed of the reason(s) for your disqualification unless prohibited by law.

Will my fingerprints be kept?

DHS and the BCA will not keep your fingerprints. If an FBI check is required for your background study, the FBI may keep your fingerprints and may use them for other purposes in accordance with state and federal law.

What information can the fingerprint and photo site view and keep?

The fingerprint and photo site can view identifying information to verify your identify. The fingerprint and photo site will not keep your fingerprints, photo, or most other information. The fingerprint and photo site can keep your name and the date and time your fingerprints were recorded and sent, for auditing and billing purposes.

Who can see my photo?

Your photo will be kept by DHS. If you provide your social security number to allow your background study to be transferable to future entities, your photo will be available to those entities to verify your identity.

What are my rights about the information you have about me?

- You may ask if we have information about you and request in writing to get copies. You may have to pay for copies.
- You may give other people permission to see and have copies of private information about you.
- You may ask (in writing) for a report that lists the entities that submitted a background study request on you.
- You may ask in writing that the information used to complete your background study be destroyed. The information will be destroyed if you have:
 - (1) not been affiliated with any entity for the previous two years; and,
 - (2) no current disqualifying characteristic(s).

Please send all written requests to:

Minnesota Department of Human Services
Background Studies Division
NETStudy 2.0 Coordinator
PO Box 64242
St. Paul, MN 55164-0242

How long will DHS keep my background study information?

DHS will destroy:

- your photo when you have not been affiliated with an entity for two years.
- any background data collected on you after two years following your death or 90 years after your date of birth, except when readily available data indicates that you are still living.

What is the legal authority for DHS to conduct background studies?

Background studies are completed by DHS according to the requirements in Minnesota Statutes, chapter 245C or other authorizing state law.

What if I think my privacy rights have been violated?

You may report a complaint if you believe your privacy rights have been violated. If you think that the Minnesota Department of Human Services violated your privacy rights, you may send a written complaint to the Minnesota Department of Human Services, Privacy Official at:

Minnesota Department of Human Services
Privacy Official
PO Box 64998
St. Paul, MN 55164-0998



MINNESOTA DEPARTMENT OF PUBLIC SAFETY

DRIVER AND VEHICLE SERVICES

445 Minnesota Street, Saint Paul, MN 55101-5161 Phone: (651) 215-1335 TTY: (651) 282-6555 Web: dvs.dps.mn.gov

uthorization Form (Grant Access to Record)		Date:	
This request form can only be used when obtain	ning records from the DVS Ro	ecords Counter located in St. Paul.	
l,			
First Name	Middle Name	Last Name	
hereby authorize Kristal		Marie	
	First Name	Middle Name	
Walen, Marshall County Group Homes, Inc. Last Name	to obtain and/or	r pick up the following item(s) and/or	
record information from Driver a	and Vehicle Services		
Record Type:			
☐ Driver's License			
Accident Record			
☐ Limited Driver's License	•		
Other:			
Δuthorizer's Signature v			

The Driver Privacy Protection Act (DPPA) is enforced by the U.S. Department of Justice, which may seek civil and criminal penalties for improperly obtaining, disclosing or using personal information from a motor vehicle record for a purpose not permitted by the DPPA. In addition, private citizens may also seek civil damages in Federal Court.

Certification I (we) certify that the information and statements on this request are true and correct, comply with the provisions of the Federal Driver's Privacy Protection Act and understand that the willful, unauthorized disclosure of information obtained from these records for a purpose other than stated on this request, or the sale or other distribution of the information to a person or organization not disclosed in this request may result in penalties imposed under Title 18 U.S.C. Section 2724.

DATA PRIVACY YOUR RIGHTS UNDER MINNESOTA'S DATA PRACTICE ACT AND DATA PRIVACY RULES

Federal and State laws require this agency:

- TO PROTECT YOUR PRIVACY.
- TO LET YOU SEE THE INFORMATION WE HAVE ABOUT YOU.
- TO EXPLAIN OUR NEED FOR AND USE OF INFORMATION ABOUT YOU.
- TO EXPLAIN YOUR RIGHTS REGARDING INFORMATION.

PRIVACY

Most of the information we collect about you will be classified as private. That means you and the government agencies who need the information can see it; others cannot. Occasionally statistics and other anonymous data will be taken from the information we collect about you. This is public and open to anyone, but it will not identify you in any way.

In a few cases, information we collect is classified as confidential. Confidential data is not open to anyone (not even you) except the government agencies that need it. Data in this category deals with adoption, civil or criminal investigations, some medical data, and the names of a person who reports child or vulnerable adult abuse.

ACCESS BY YOU

You can see all public and private records about yourself and your children (see the section on "Minors" for an exception). Access may take seven to ten business days; 30 days is the longest you will have to wait by law. You may also authorize anyone else to see your records. Most access is without charge, but you may be charged for copies. Remember to bring identification with you when you go to see your record, such as driver's license or birth certificate.

ACCESS BY OUR STAFF AND BY THE AGENCIES LISTED BELOW

Employees of this clinic will have access to information about you any time their work requires it. Others who may have access include our attorney, insurers, or other person who many become involved with legal or financial aspects of your case. By law, some other government and contractor agencies will also have access to certain information about you if they provide a service to you or if they provide a service to this clinic that affects you and requires access to your records. The other agencies that may have access to information about you are:

- Social and Human Service Agencies
- The Social Security Office
- The U.S. Department of Health and Human Services
- The Minnesota Department of Human Services
- The MN Department of Economic Security
- The Housing and Redevelopment authority
- Relatives who may be responsible for your welfare in accordance with State Law
- Judiciary and any other agency to whom access is permitted by a valid court order
- Multidisciplinary case consultation teams and county social service departments for investigation of abuse and neglect of children and vulnerable adults
- Any individual or agency to whom you authorize access

PURPOSE

The purpose of the information we collect from you or that you authorize us to collect from other are listed below.

- To determine the appropriateness of service
- To provider effective care and treatment of mental health
- To enable us to collect federal or state or insurance funds for the services, care, or assistance that you or your family receives from this agency
- To develop treatment guidelines
- To prepare statistical reports and for evaluative studies (you will not be identified in the report or studies).
- To permit this agency to collect from the county welfare or human services agency the payment s they owe us for the care and treatment you receive.
- To evaluate and audit programs
- Other purposes specifically authorized by you

OTHER RIGHTS

State and federal law secure other rights when you give information to a government agency.

- You have the right to refuse to give information that is not, under the law, considered necessary for your participation in a program, without that refusal affecting your eligibility;
- You have the right to refuse to give any information; (if you do not give needed information, you will probably not be accepted for the services you are applying for);
- You have the right to challenge the accuracy of any of the information in your record; (if you want to challenge any information, write to the clinic director or talk to the person who works with you at this clinic. Your challenge must be answered in 30 days);
- You have the right to insert your own explanation of anything you object to in your records;
- You have the right to appeal the decisions about your records.

To file an appeal, you can contact the CEO at the administrative office:

805 Pacific Ave, P O Box D Argyle, MN 56713 Phone: 218-437.6695

OR write direct to: Commissioner of Administration, State of Minnesota, 50 Sherburne Avenue, St. Paul, MN 55155.

Your notice of appeal should contain the following elements:

- Your name, address and phone number, if any;
- A statement that the person responsible for your records is as you designated;
- The name of the agency involved in your appeal; A description of the nature of the dispute including a description of the data.
- The desired results of your appeal.

MINORS

If you are a minor, you have the right to request that data about you be kept from your parents. This request should be in writing and both explain the reasons for withholding data from your parents and show that you understand the consequences of doing so. If you have any questions about this, ask the staff person who works with you.

WHOM TO CONTACT

If you have any questions regarding the Data Privacy Act or any of the information above, write to: Commissioner of Human Services, 444 Lafayette Rd, St. Paul, MN 55155. Attention: Data Privacy Office. You may call (651) 296-2701.

Signature: Da	ate:
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^{**} This notice must be filed within 60 days of the action being appealed.



MINNESOTA DEPARTMENT OF HUMAN SERVICES LICENSED FACILITIES EDUCATIONAL PROGRAMS, TEMPORARY EMPLOYMENT AGENCIES, PROFESSIONAL SERVICES AGENCIES, CHILDREN'S THERAPEUTIC SERVICES & SUPPORTS

BACKGROUND STUDY PRIVACY NOTICE

Because the Minnesota Department of Human Services is requesting that you provide private information about yourself, the Minnesota Government Data Practices Act requires that you be informed of the following:

- 1. Purpose and intended use of the information: Minnesota Statutes, chapter 245C, requires the Minnesota Department of Human Services (DHS) to conduct background studies on individuals providing direct contact services to people receiving services from facilities and agencies licensed by DHS. Minnesota Statutes, chapter 245C, also permits DHS to conduct background studies when initiated by children's therapeutic services and supports providers under section 256B.0943. The background studies are to be completed according to the requirements in Minnesota Statutes, chapter 245C. The information requested will be used to perform a background study of you that will include at least a review of criminal conviction records held by the Minnesota Bureau of Criminal Apprehension and records of substantiated maltreatment of vulnerable adults and children. DHS may also later require you to submit additional information and/or your fingerprints if necessary to complete your background study. For all individuals who are subject to background studies by DHS, the corrections system will report new criminal convictions for disqualifying crimes to DHS. County agencies and the Minnesota Department of Health report substantiated findings of maltreatment of minors and vulnerable adults to DHS.
- 2. <u>Whether you may refuse or are legally required to provide the information</u>: Minnesota Statutes, chapter 245C, states that the individual who is the subject of a study must provide sufficient information to ensure an accurate background study.
- 3. Known consequences that may arise from supplying the information: Individuals who have histories with the characteristics identified in Minnesota Statutes, chapter 245C, will be disqualified from positions allowing direct contact with persons receiving services. Health-related licensing boards will make a determination whether to impose disciplinary or corrective action on individuals regulated by health-related licensing boards who have been determined to be responsible for substantiated maltreatment. Individuals who do not have disqualifying characteristics will not be disqualified.
- **4.** Known consequences that will arise from refusing to supply the requested information: Only items identified as "optional" may be left blank. Refusal to provide the information necessary to ensure an accurate and complete background study will result in your disqualification and an order to the agency or facility to remove you from any position allowing direct contact to persons receiving services.
- 5. Identification of other agencies or entities authorized to receive this information: The information you provide will be shared with the Minnesota Bureau of Criminal Apprehension. If DHS has reasonable cause to believe that other agencies may have information pertinent to a disqualification, the information may also be shared with county attorneys, county sheriffs, courts, county agencies, local police, the Federal Bureau of Investigation, the Office of the Attorney General, agencies with criminal record information systems in other states, and juvenile courts. Background study results may be shared with the Minnesota Department of Corrections, the Office of the Attorney General, non-licensed personal care provider organizations, and health-related licensing boards. If you have a disqualifying characteristic, the facility will be told only that you are disqualified and will not be told what caused your disqualification, unless you were disqualified for refusing to cooperate with the background study or for serious and/or recurring maltreatment of a minor or vulnerable adult. The information about you received as part of a background study is classified as private data and, except for the agencies noted, cannot be shared without your consent.

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- 6a. If CURRENT background study results in a disqualification that is set aside upon reconsideration: If you are disqualified as a result your background study, and you request reconsideration and your disqualification is set aside for the program/agency that initiated the current background study, subsequent background studies initiated by other programs/agencies may result in the disqualification being set aside for other programs/agencies when the following criteria are met:
 - 1. While you are disqualified, you are not disqualified for an offense specified in section 245C.15, subdivision 1 or 2;
 - 2. the program that initiates the subsequent background study is licensed or regulated under the same provisions of law and rule as the program for which your disqualification was previously set aside:
 - 3. the commissioner has not received any new information to indicate that you may pose a risk of harm to any person served by the program; and
 - 4. the previous set aside was not limited to a specific person(s) receiving services.

If the above criteria are met, the notice of disqualification sent to the program/agency that initiates the subsequent background study will state that you are disqualified and will include the reason you are disqualified. It will also state that your disqualification has been set aside for their program/agency, and that upon request, and without your consent, information about the factors that were the basis for the decision to set aside your disqualification are available to them. (§245C.22, subd. 5)

- **6b.** If a PREVIOUS background study resulted in disqualification that was set aside: If you were the subject of a previous background study which resulted in your disqualification, and your disqualification was set aside upon reconsideration, DHS will review the information in your record in connection with your current background study and determine whether the following criteria are met:
 - 1. While you are disqualified, you are not disqualified for an offense specified in section 245C.15, subdivision 1 or 2:
 - 2. the program that initiated the current background study is licensed or regulated under the same provisions of law and rule as the program for which your disqualification was previously set aside;
 - 3. the commissioner has not received any new information to indicate that you may pose a risk of harm to any person served by the program; and
 - 4. the previous set aside was not limited to a specific person(s) receiving services.

If the above criteria are met, the notice of disqualification sent to the program/agency that initiated the current background study will state that you are disqualified and will include the reason you are disqualified. It will also state that your disqualification has been set aside for their program/agency, and that upon request, and without your consent, information about the factors that were the basis for the decision to set aside your disqualification are available to them. (§245C.22, subd. 5)

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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.

- 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: C a person has taken adverse action against you because of information in your credit report; C you are the victim of identify theft and place a fraud alert in your file; C your file contains inaccurate information as a result of fraud; C you are on public assistance; C you are unemployed but expect to apply for employment within 60 days. In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies.
- 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.
- 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.
- 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 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.

Attention. If you need free help interpreting this document, ask your worker or call the number below for your language.

ያስተውሉ፡ ይህንን ዶኩመንት ለመተርንም እርዳታ የሚፈልጉ ከሆነ፡ የጉዳዮን ስራተኛ ይጠይቁ ወይም በሰልክ ቁጥር 1-844-217-3547 ይደውሉ።

ملاحظة: إذا أردت مساعدة مجانية لترجمة هذه الوثيقة، اطلب ذلك من مشرفك أو اتصل على الرقم 0377-558-1-1-800.

သတိ။ ဤစာရွက်စာတမ်းအားအခမဲ့ဘာသာပြန်ပေးခြင်း အကူအညီလိုအဝ်ပါက၊ သင့်လူမှုရေးအလုပ်သမား အားမေးမြန်း ခြင်းသို့ မဟုတ် 1-844-217-3563 ကိုခေါ်ဆိုပါ။

កំណត់សំតាល់ ។ បើអ្នកត្រូវការជំនួយក្នុងការបកប្រែឯកសារនេះដោយឥតគិតថ្លៃ សូមសួរអ្នកកាន់សំណុំរឿង របស់អ្នក ឬហៅទូរស័ព្ទមកលខេ 1-888-468-3787 ។

請注意,如果您需要免費協助傳譯這份文件,請告訴您的工作人員或撥打 1-844-217-3564。

Attention. Si vous avez besoin d'une aide gratuite pour interpréter le présent document, demandez à votre agent chargé du traitement de cas ou appelez le 1-844-217-3548.

Thov ua twb zoo nyeem. Yog hais tias koj xav tau kev pab txhais lus rau tsab ntaub ntawv no pub dawb, ces nug koj tus neeg lis dej num los sis hu rau 1-888-486-8377.

ဟ်သူဉ်ဟ်သးဘဉ်တက္၊. ဖဲနမ့်၊လိဉ်ဘဉ်တါမာစားကလီလာတါကကျိုးထံဝဲဧဉ်လံဉ် တီလံဉ်မီတခါအားနှဉ်,သံကျွှ်ဘဉ်ပှာဂ္ဂါဝီအပှာမာစားတါလာနဂါ်မှတ မှါတီးဘဉ် 1-844-217-3549 တက္ဂါ.

알려드립니다. 이 문서에 대한 이해를 돕기 위해 무료로 제공되는 도움을 받으시려면 담당자에게 문의하시거나 1-844-217-3565으로 연락하십시오.

ໂປຣດຊາບ. ຖ້າຫາກ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້ຟຣີ, ຈົ່ງຖາມພະນັກງານກຳກັບການຊ່ວຍເຫຼືອ ຂອງທ່ານ ຫຼື ໂທຣໄປທີ່ 1-888-487-8251.

Hubachiisa. Dokumentiin kun bilisa akka siif hiikamu gargaarsa hoo feete, hojjettoota kee gaafadhu ykn afaan ati dubbattuuf bilbilli 1-888-234-3798.

Внимание: если вам нужна бесплатная помощь в устном переводе данного документа, обратитесь к своему социальному работнику или позвоните по телефону 1-888-562-5877.

Digniin. Haddii aad u baahantahay caawimaad lacag-la'aan ah ee tarjumaadda qoraalkan, hawlwadeenkaaga weydiiso ama wac lambarka 1-888-547-8829.

Atención. Si desea recibir asistencia gratuita para interpretar este documento, comuníquese con su trabajador o llame al 1-888-428-3438.

Chú ý. Nếu quý vị cần được giúp đỡ dịch tài liệu này miễn phí, xin gọi nhân viên xã hội của quý vị hoặc gọi số 1-888-554-8759.

(91-8) 18T



For accessible formats of this publication, ask your county worker. For assistance with additional equal access to human services, contact your county's ADA Coordinator. (ADA4 [9-15])