

Background Check Disclosure and Authorization

Must be completed before Motor Vehicle Report is requested

BACKGROUND CHECK DISCLOSURE AND AUTHORIZATION

Disclosure

A consumer report is a type of background check in which information (which may include, but is not limited to, creditworthiness, credit standing, motor vehicle reports, credit capacity, criminal background, driving background, character, general reputation, personal characteristics, and mode of living) is gathered and communicated by a consumer reporting agency ("CRA") to the Company.

An investigative consumer report is a special type of consumer report in which information (as described above) about you may be obtained by personal (including telephonic) interviews with neighbors, friends, associates, acquaintances, or others. You have a right to request disclosure of the nature and scope of an investigative consumer report, including the name, address, and phone number of the consumer reporting agency, as well as a summary of your rights under the Fair Credit Reporting Act. This request must be made in writing within a reasonable period of time after your receipt of this Background Check Disclosure and Authorization form. The disclosure of the nature and scope should be mailed or delivered to you no later than five days after the date the request for disclosure is received from you or such report was first requested, whichever is later. You also have a right to request a written summary of your rights. For your convenience, included is "A Summary of Your Rights under the Fair Credit Reporting Act" form.

Any requests under this paragraph should be made to:

(Applicable Bakery HR Director Name and Phone Number)

or make a written request for such information to:

(Applicable Bakery HR Director Name)

(Applicable Bakery Name)

(Applicable Bakery Mailing Address)

The Company may obtain either a consumer report or an investigative consumer report to be used for employment purposes. Before information from a consumer report or investigative consumer report is used to make an adverse employment decision, the Company will provide you with a copy of the report and a summary of your rights under the federal Fair Credit Reporting Act and applicable state laws.

Except as otherwise prohibited by state law, your authorization remains in effect during employment, should you become employed by the Company. This form was prepared to comply with applicable state and federal law and the Company may use and rely upon any rights under any applicable federal, state, or local law, including the Fair Credit Reporting Act, as amended.

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

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See 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.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau; 1700 G Street, N.W.; Washington, DC 20552 b. Federal Trade Commission: Consumer Response Center – FCRA; Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency; Customer Assistance Group 1301 McKinney Street, Suite 3450; Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center; P.O. Box. 1200; Minneapolis, MN 55480 c. FDIC Consumer Response Center; 1100 Walnut Street, Box #11; Kansas City, MO 64106 d. National Credit Union Administration; Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO); 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings; Aviation Consumer Protection Division; Department of Transportation; 1200 New Jersey Avenue, S.E.; Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board; Department of Transportation; 395 E Street, S.W.; Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access; United States Small Business Administration 409 Third Street, SW, 8 th Floor; Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission; 100 F Street, N.E.; Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration; 1501 Farm Credit Drive; McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA; Washington, DC 20580; (877) 382-4357

Authorization

I understand that by requesting this information, no promise of employment is being made. I also understand that a photocopy of this authorization be accepted with the same authority as the original; and that if employed by the Company this authorization will remain in effect throughout such employment. I further understand that any information requested below regarding my date of birth, race and/or sex is the sole purpose of conducting an accurate background check and will not be reviewed, used, or considered in any manner prohibited by state or federal workplace discrimination laws. I authorize the Consumer Reporting Agency to contact me for clarification of any information provided on this form. I am providing the information on this form voluntarily and in support of my application for employment.

_____	_____	_____	_____
(Phone)	(Signature)	(Date)	
_____	_____	_____	_____
(First Name)	(Middle Name)	(Last Name)	(Other Names Known By)
_____	_____	_____	_____
(Driver's License #)	(State)	(Social Security #)	(Date of Birth)
_____	_____	_____	_____
(Current Street Address)	(City)	(State)	(Zip)
_____	_____	_____	_____
(Previous Street Address)	(City)	(State)	(Zip)

I hereby authorize the Company upon execution of this consent form, to investigate the information contained in my employment application and any other background information (which may include but is not limited to my creditworthiness, credit standing, motor vehicle reports, credit capacity, criminal background, driving background, character, general reputation, personal characteristics, and mode of living), for the purpose of obtaining information relevant to my qualifications for employment, and unless prohibited by applicable law, my continued employment, retention, promotion, demotion, or any other employment purpose. I understand and agree that the Company or an outside consumer reporting agency may secure a consumer report or an investigative consumer report, as defined in the federal Fair Credit Reporting Act and any applicable state or local laws, from an outside consumer reporting agency. I have reviewed and understand all terms in the Disclosure section.

For Minnesota, Oklahoma, or California applicants/employees only: If you would like to receive from the consumer reporting agency a copy of the report that the Company will procure in connection with your application for employment, please check this box.

_____	_____	_____
(Print Name)	(Applicant/Employee Signature)	(Date)