

AUTHORIZATION TO OBTAIN EMPLOYMENT BACKGROUND REPORT

I have read the Disclosure Regarding Employment Background Report provided by Apple Bank for Savings ("COMPANY") and this Authorization to Obtain Employment Background Report. By my signature below, I hereby consent to the preparation by Sterling Infosystems, Inc. ("STERLING"), a consumer reporting agency located at 4511 Rockside Road, 4th Floor, Independence, OH 44131, 800-899-2272, www.sterlingcheck.com, of background reports regarding me and the release of such reports to the COMPANY and its designated representatives, to assist the COMPANY in making an employment decision involving me at any time after receipt of this authorization and throughout my employment, to the extent permitted by law. To this end, I hereby authorize, without reservation, any state or federal law enforcement agency or court, educational institution, motor vehicle record agency, credit bureau or other information service bureau or data repository, or employer to furnish any and all information regarding me to STERLING and/or the COMPANY itself, and authorize STERLING to provide such information to the COMPANY. I agree that a facsimile ("fax"), electronic or photographic copy of this Authorization shall be as valid as the original.

I acknowledge receipt of a copy of the Consumer Financial Protection Bureau's "A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT."

Electronic Signature

I have carefully read and understand this notice and authorization form.

First Name: Hoang Vinh
Full Middle Name:
Last Name: Nguyen
Address: 4366 S Pine Street Apt. #C
Tacoma, WA 98409
Email Address: nguyen_h_vinh@yahoo.com
Date of Birth: 3/4/xxxx
Social Security Number: xxx-xx-8135
Copy of Report Requested: No
(CA, MA, MN, NJ, OK)
IP Address: 76.22.34.159
Date: 2021-02-26 21:22:07
SIGNATURE:

Hoang Vinh Nguyen

This is an electronic signature and is given in accordance with U.S. federal regulations governing the legal and binding effectiveness of electronic signatures.

___ **California, Minnesota, and Oklahoma Applicants Only:** Please check the box to the left if you would like a free copy of any REPORT obtained by COMPANY from Sterling.

DISCLOSURE FOR BACKGROUND CHECK

Apple Bank for Savings ("COMPANY") may obtain from Sterling Infosystems, Inc. ("STERLING"), 4511 Rockside Road, 4th Floor, Independence, OH 44131, 800-899-2272, www.sterlingcheck.com, a consumer report ("REPORT") that contains background information about you in connection with your employment or employment application. If you are hired, to the extent permitted by law, COMPANY may obtain from STERLING further reports throughout your employment for an employment purpose without providing further disclosure or obtaining additional consent.

The REPORT may contain information about your character, general reputation, personal characteristics and mode of living. The REPORT may include, but is not limited to, credit reports and credit history information; criminal and other public records and history; public court records (e.g., bankruptcies, tax liens and judgments); motor vehicle and driving records; educational and employment history, including professional disciplinary actions; drug/alcohol test results; and Social Security verification and address history, subject to any limitations imposed by applicable federal and state law. This information may be obtained from public record and private sources, including credit bureaus, government agencies and judicial records, former employers and educational institutions, and other sources.

DISCLOSURE FOR INVESTIGATIVE CONSUMER REPORT

Apple Bank for Savings ("Company") may request an investigative consumer report about you from a third-party consumer reporting agency, in connection with your employment or application for employment (including volunteer assignment(s), as applicable) and throughout your employment if you are hired or retained, as allowed by law.

A consumer report is a background report which may include but is not limited to, credit report, criminal background, driving records, character, general reputation, personal characteristics and mode of living.

An "investigative consumer report" is a background report that includes information from personal interviews (except in California, where that term includes background reports with or without information obtained from personal interviews). The most common form of an investigative consumer report in connection with your employment is a reference check through personal interviews with sources such as your former employers and associates, and other information sources. The investigative consumer report may contain information concerning your character, general reputation, personal characteristics, or mode of living.

You have the right, upon written request made within a reasonable time, to request from the Company (1) whether an investigative consumer report has been obtained about you, (2) disclosure of the nature and scope of any investigative consumer report and (3) a copy of your report. These reports will be prepared by Sterling Infosystems, Inc. ("STERLING") 4511 Rockside Road, 4th Floor, Independence, OH 44131; Tel. # 800-899-2272; www.Sterlingcheck.com.

NOTICE REGARDING BACKGROUND CHECKS PER CALIFORNIA LAW

Apple Bank for Savings ("COMPANY") may obtain from Sterling Infosystems, Inc. ("STERLING"), 4511 Rockside Road, 4th Floor, Independence, OH 44131, 800-899-2272, www.sterlingcheck.com, a consumer report and/or an investigative consumer report ("REPORT") that contains background information about you in connection with your employment or employment application for employment purposes. If you are hired, to the extent permitted by law, COMPANY may obtain from STERLING further REPORTS throughout your employment for an employment purpose without providing further disclosure or obtaining additional consent.

The REPORT may contain information about your character, general reputation, personal characteristics and mode of living. The REPORT may include, but is not limited to, credit reports and credit history information; criminal and other public records and history; public court records (e.g., bankruptcies, tax liens and judgments); motor vehicle and driving records; educational and employment history, including professional disciplinary actions; drug/alcohol test results; and Social Security verification and address history, subject to any limitations imposed by applicable federal and state law. This information may be obtained from public record and private sources, including credit bureaus, government agencies and judicial records, former employers and educational institutions, and other sources.

If an investigative consumer REPORT is obtained, in addition to the description above, the nature and scope of any such REPORT will be employment verifications and references, or personal references.

You may inspect STERLING's files concerning you during normal business hours and upon reasonable notice. You can inspect the files at STERLING's offices if you furnish proper identification, and you can obtain a copy by paying duplication costs. One other person can accompany you if he or she furnishes reasonable identification. You can also obtain a copy of your files by sending STERLING at the address listed above a written request, including proper identification, by certified mail. STERLING will give you a summary of the information in the files by telephone if you submit a written request including proper identification. STERLING has trained personnel who can explain the information furnished to you, and can provide a written explanation of any coded information contained in your files. "Proper identification" includes documents such as a valid driver's license, Social Security card, military identification card or credit card. If necessary, STERLING may request additional information about your employment and personal or family history to verify your identity.

A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

Para información en español, visite www.consumerfinance.gov/learnmore o escriba 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.
- **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).
- The following FCRA right applies with respect to nationwide consumer reporting agencies: **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE** You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.
- **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.

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.	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	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	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450

	Houston, TX 77010-9050
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	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	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, S.W., 8th 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

ADDITIONAL STATE LAW NOTICES

CALIFORNIA, MINNESOTA AND OKLAHOMA applicants or residents: You have a right to request a free copy of your report.

CALIFORNIA: Pursuant to section 1786.22 of the California Civil Code, you may contact Sterling Talent Solutions during normal business hours (9am to 5pm PST, Monday through Friday) to obtain and review all information in your file. You may obtain such information by appearing in person at Sterling Talent Solutions's offices, during normal business hours and upon reasonable notice, and upon submitting proper identification and paying the cost of duplication services. You may be accompanied by one other person, provided that person furnishes proper identification. You may also obtain a copy of your file by certified mail, if you have previously provided identification in a written request that your file be sent to you or a third party identified by you. You may also obtain a summary of your file by telephone, upon providing proper identification. Sterling Talent Solutions has trained personnel available to explain your file to you, including any coded information.

CALIFORNIA (En Español): De acuerdo con el artículo 1786.22 del Código Civil, Usted puede llamar a Sterling Talent Solutions durante los horarios normales de trabajo (9 de la mañana a 5 de la tarde, tiempo del pacífico, lunes a viernes) para obtener y examinar su archivo privado en detalle. Para conseguir una copia de su archivo privado, puede hacer una visita en persona a la oficina de Sterling Talent Solutions durante los horarios normales de trabajo, dando aviso razonable, presentando identificación apropiada, y pagando los costos de duplicación. Otra persona puede acompañarle con tal que también traiga identificación apropiada. Usted puede pedirnos que le mandemos por correo certificado una copia de su archivo privado con tal que hayamos recibido una solicitud escrita indicando que le mandemos una copia de su archivo privado a Usted o a un tercero que esté identificado por Usted. También puede pedir por teléfono un resumen de su archivo privado, al presentarnos identificación apropiada. Sterling Talent Solutions emplea trabajadores cualificados, quienes están disponibles para explicarle el contenido de su archivo privado, incluyendo cualquier dato cifrado.

CALIFORNIA [SAN FRANCISCO/ENGLISH]:

Post where readily accessible to job applicants and employees.

CITY AND COUNTY OF SAN FRANCISCO

EDWIN M. LEE, MAYOR

NOTICE TO JOB APPLICANTS AND EMPLOYEES

San Francisco Fair Chance Ordinance

Police Code, Article 49

Starting August 13, 2014, the Fair Chance Ordinance (San Francisco Police Code, Article 49) requires employers to follow strict rules regarding the use of arrest and conviction records in hiring and employment decisions. The ordinance covers job applicants and employees who would be or are performing work in whole, or in substantial part, in San Francisco and applies to employers who have 20 or more employees (regardless of the employees' locations).

Certain matters are off-limits. An employer may *never* ask about, require disclosure of, or consider: an arrest not leading to a conviction (other than an unresolved arrest that is still undergoing criminal investigation or trial); participation in a diversion or deferral of judgment program; a conviction that has been expunged or made inoperative; any determination in the juvenile justice system; a conviction more than 7 years old; and a criminal offense other than a felony/misdemeanor. Matters that are off-limits cannot be used by the employer for any reason at any stage of the hiring process.

An employer cannot ask about an individual's conviction history or unresolved arrests at the start of the hiring process. This includes through a job application form, informal conversation, or otherwise.

A mandatory interactive process for matters not off-limits. Only after a live interview has been conducted, or a conditional offer of employment made, is the employer allowed to ask about an individual's conviction history (except as to matters that are off-limits) and unresolved arrests. Only those convictions and unresolved arrests that *directly relate* to the individual's ability to do the job may be considered in making an employment decision.

Before the employer may take an adverse action such as failing/refusing to hire, discharging, or not promoting an individual based on a conviction history or unresolved arrest, the employer must give the individual an opportunity to present evidence that the information is inaccurate, the individual has been rehabilitated, or other mitigating factors. The individual has seven days to respond, at which point the employer must delay any adverse action for a reasonable time and reconsider the adverse action. The employer must notify the individual of any final adverse action.

Evidence of rehabilitation include satisfying parole/probation; receiving education/training; participating in alcohol/drug treatment programs; letters of recommendation; and age at which the individual was convicted. *Mitigating factors* include coercion, physical or emotional abuse, and untreated substance abuse/mental illness, that contributed to the conviction.

No Retaliation. An employer may not take an adverse action against an applicant or employee for exercising their rights under the ordinance or cooperating with the Office of Labor Standards Enforcement OLSE.

If you need more information, or wish to report an employer that you believe has violated this ordinance, please contact the OLSE at 415-554-5192 or email FCE@sfgov.org.

OFFICE OF LABOR STANDARDS ENFORCEMENT
City Hall, Room 430 1 Dr. Carlton B. Goodlett Place San Francisco CA 94102-4685
Tel. (415) 554-6235 Fax (415) 554-4791

CALIFORNIA [SAN FRANCISCO/SPANISH]:

Publicar donde esté accesible para quienes solicitan el empleo y los empleados.
CIUDAD Y CONDADO DE SAN FRANCISCO
EDWIN M. LEE, ALCALDE
AVISO PARA LOS SOLICITANTES DE EMPLEO Y EMPLEADOS
Ordenanza de Oportunidades Equitativas de San Francisco
Código de Policía, Artículo 49

A partir del 13 de agosto de 2014, la Ordenanza de Oportunidades Equitativas (Código Policiaco de San Francisco, Artículo 49) requiere que los empleadores sigan reglas estrictas referentes al uso de los expedientes de arrestos y condenas al tomar decisiones de contratación y empleo. La ordenanza cubre a los solicitantes de empleos y empleados que estarían o están realizando su trabajo, o una parte sustancial del mismo, en San Francisco y se aplica a los empleadores que tengan 20 o más empleados (sin importar la ubicación de los empleados).

Está prohibido tocar ciertos asuntos. Un empleador nunca puede preguntar, requerir la divulgación de, o considerar: un arresto que no haya resultado en una condena (que no sea un arresto no resuelto que actualmente esté bajo investigación penal o juicio); participación en un programa de justicia alternativa o de fallo diferido; una condena que haya sido cancelada o declarada inoperante; cualquier determinación en el sistema de justicia juvenil; una condena de más de 7 años de antigüedad; y una infracción penal que no sea un delito mayor o delito menor. El empleador no puede utilizar los asuntos que están prohibidos para ningún propósito, en ninguna etapa del proceso de contratación.

Un empleador no puede preguntar sobre el historial de condenas o de arrestos no resueltos de una persona al inicio del proceso de contratación. Esto incluye preguntar mediante un formulario de solicitud de empleo, una conversación informal o de otra forma.

Un proceso interactivo obligatorio para asuntos que no estén prohibidos. Sólo después de que se haya hecho una entrevista en persona, o se haya hecho una oferta condicional de empleo, el empleador tiene permitido hacer preguntas sobre el historial de condenas de una persona (excepto sobre asuntos que estén prohibidos) y arrestos no resueltos. Sólo se pueden tomar en cuenta las condenas y los arrestos no resueltos que directamente se relacionen con la capacidad de la persona para hacer el trabajo al tomar la decisión del empleo.

Antes de que el empleador pueda tomar una acción adversa como no contratar, negarse a contratar, despedir, o no dar un ascenso a una persona con base en su historial de condenas o arrestos no resueltos, debe darle a la persona una oportunidad para presentar evidencia de que la información no es precisa, que la persona está rehabilitada, y otros factores atenuantes. La persona tiene 7 días para responder, en cuyo momento, el empleador debe posponer cualquier acción adversa durante un tiempo razonable y reconsiderar la acción adversa. El empleador debe avisar al individuo sobre cualquier acción adversa final.

La evidencia de rehabilitación incluye una libertad probatoria/bajo palabra satisfactoria; recibir educación/capacitación; participación en programas de tratamiento contra alcohol/drogas; cartas de recomendación; y la edad a la que la persona recibió la condena. Los factores atenuantes incluyen el chantaje, el maltrato físico o emocional, y la enfermedad no tratada mental o de consumo de sustancias que hayan contribuido con la condena.

Sin represalias. Un empleador no puede tomar una acción adversa contra un solicitante o empleado por ejercer sus derechos conforme a la ordenanza o por cooperar con la Oficina de Cumplimiento de los Estándares Laborales (Office of Labor Standards Enforcement, OLSE).

Si usted necesita más información, o si desea reportar a un empleador que usted crea que ha infringido esta ordenanza, por favor comuníquese con la OLSE al 415-554-5192 o por correo electrónico a FCE@sfgov.org.

OFFICE OF LABOR STANDARDS ENFORCEMENT
City Hall, Room 430 1 Dr. Carlton B. Goodlett Place San Francisco CA 94102-4685
Tel. (415) 554-6235 Fax (415) 554-4791

CALIFORNIA [SAN FRANCISCO/TAGALOG]:

Ipaskil kung saan madaling mabasa ng mga aplikante ng trabaho at mga kawani.
LUNGSOD AT COUNTY NG SAN FRANCISCO
EDWIN M. LEE, MAYOR
PASABI SA MGA APLIKANTE NG TRABAHO AT MGA KAWANI
Ordinansa ng Makatarungang Pagkakataon ng San Francisco
(San Francisco Fair Chance Ordinance)
Police Code, Article 49

Simula ng Agosto 13, 2014, ang Ordinansa ng Makatarungang Pagkakataon (Fair Chance Ordinance) (San Francisco Police Code, Article 49) ay nag-uutos sa mga may-ari ng negosyo na mahigpit na sundin ang mga alituntunin tungkol sa paggamit ng mga talaan sa pagdakip at paghatol ng pagkakasala sa mga desisyon sa pagtanggap ng kawani at pagtatrabaho. Ang ordinansa ay sumasakop sa mga aplikante ng trabaho at mga kawani na magtatrabaho o nagtatrabaho sa kabuuan, o sa mahalagang bahagi, sa San Francisco at umiiral sa mga may-ari ng negosyo na may 20 o higit pang kawani (sa kabila ng mga lugar na kinaroroonan ng mga kawani).

Ang ilang mga bagay ay pinagbabawal. Ang may-ari ng negosyo ay *hindi kailanman* maaaring magtanong, mangailangan ng pagbubunyag, o isaalang-alang ang tungkol sa: pagdakip na hindi nagresulta sa paghatol ng pagkakasala (maliban sa hindi pa nalulutas na pagdakip na sumasailalim pa ng kriminal na imbestigasyon o paglilitis); paglahok sa programa ng isang paglihis o pagliban ng paghatol; paghatol ng pagkakasala na binura o hindi ipinatupad; anumang pagpapasiya sa sistema ng katarungang pangkabataan; paghatol ng pagkakasala na mahigit sa 7 taon; at kriminal na pagkakasala maliban sa krimen/maliit na kasalanan. Ang mga bagay na pinagbabawal ay hindi maaaring gamitin ng employer para sa anumang dahilan at anumang bahagi ng proseso ng pagtanggap ng kawani.

Ang may-ari ng negosyo ay hindi maaaring magtanong sa indibiduwal tungkol sa kasaysayan ng paghatol ng pagkakasala o hindi pa nalulutas na mga pagdakip sa simula ng proseso ng pagtanggap ng kawani. Kabilang dito ang paggamit sa pormularyo ng aplikasyon sa trabaho, hindi pormal na pakikipag-usap, o ng iba pang paraan.

Ang inuutos na interaktibong proseso para sa mga bagay na hindi pinagbabawal. Pagkatapos lamang na magsagawa ng personal na panayam, o magbigay ng may-kondisyong alok ng pagtatrabaho, ang employer ay pinapahintulatang magtanong sa indibiduwal tungkol sa kasaysayan ng paghatol ng pagkakasala (maliban sa mga bagay na pinagbabawal) at hindi pa nalulutas na mga pagdakip. Iyon lamang mga paghatol ng pagkakasala at hindi pa nalulutas na mga pagdakip na *tuwirang may-kaugnayan* sa kakayahan ng indibiduwal na gawin ang trabaho ang maaaring isaalang-alang sa paggawa ng desisyon sa pagtatrabaho.

Bago maaaring gumawa ng kasalungat na aksiyon ang employer gaya ng pagbagsak/pagtanggong tanggapin sa trabaho, pagpapaalis, o hindi pagtataas ng tungkulin ng indibiduwal batay sa kasaysayan ng paghatol ng pagkakasala o hindi pa nalulutas na pagdakip, ang employer ay dapat bigyan ng pagkakataon ang indibiduwal na magharap ng ebidensiya na ang impormasyon ay hindi wasto, na ang indibiduwal ay dumaan na sa rehabilitasyon, o iba pang nakakababang mga dahilan. Ang indibiduwal ay may pitong araw upang tumugon, na kung saan ang employer ay dapat ipagpaliban ang anumang kasalungat na aksiyon sa loob ng makatwirang panahon at muling isaalang-alang ang kasalungat na aksiyon. Ang employer ay dapat ipabatid sa indibiduwal ang anumang panghuling kasalungat na aksiyon.

Kabilang sa *ebidensiya ng rehabilitasyon* ay ang kasiya-siyang parol/pansamantalang pagpapalaya (probation); pagtanggap ng edukasyon/pagsasanay; paglahok sa mga programa ng paggamot ng alkohol/druga; mga sulat ng rekomendasyon; at edad nang nahatulan ang indibiduwal. Kabilang sa *nakakababang mga dahilan* ay pananakot, pisikal o emosyonal na pag-abuso, at hindi pa nagagamot na pag-abuso sa substansiya/sakit pangkaisipan, na naging dahilan sa paghatol ng pagkakasala.

Walang Pagganti. Ang may-ari ng negosyo ay hindi maaaring gumawa ng kasalungat na aksiyon laban sa aplikante o kawani dahil sa pagganap ng kanilang mga karapatan sa ilalim ng ordinansa o pakikipag-tulungan sa Office of Labor Standards Enforcement (OLSE).

Kung kailangan pa ninyo ng higit na impormasyon, o nais mag-ulat ng employer na sa palagay ninyo ay lumabag sa ordinansang ito, mangyaring kontakin ang OLSE sa 415-554-5192 o email FCE@sfgov.org.

OFFICE OF LABOR STANDARDS ENFORCEMENT
City Hall, Room 430 1 Dr. Carlton B. Goodlett Place San Francisco CA 94102-4685
Tel. (415) 554-6235 Fax (415) 554-4791.

CALIFORNIA [SAN FRANCISCO/CHINESE]:

張貼於求職者和雇員容易看到的地方。
三藩市縣
市長李孟賢
求職者和雇員通告
三藩市公平機會條例
《警察法規》第49條

2014年8月13日起，《公平機會條例》（《三藩市員警法規》第49條）要求雇主做出招聘和雇用決定時嚴格遵守使用被捕和犯罪記錄相關的規定。。本條例適用於將來或目前大部分時間在三藩市工作的求職者和雇員並適用於有20名或以上雇員的雇主（不考慮雇員的所在地）。

某些事項受到禁止。雇主任何時候不得問及、要求披露或者考慮求職者或雇員相關的以下事項：（1）未導致定罪的逮捕（仍在進行刑事調查或審理的除外）；（2）參與判決程序轉移或延期；（3）被刪除或宣告無效的有罪判決；（4）青少年司法系統的決定；（5）7年前的有罪判決；以及（6）重罪/輕罪以外的犯罪行為。

雇主在招聘過程開始時，不得問及個人的犯罪史或未定罪的逮捕。這包括透過職位申請表、非正式談話或其他方式的詢問。

不受禁止事項在聘用過程中必須遵守的規定。。僅可在進行現場面試或者提供有條件雇用之後，才准許雇主問及個人的定罪史（受到禁止的事項除外）和未定罪的逮捕。做出雇用決定時僅可考慮與個人從事該工作的能力直接相關的有罪判決和未定罪的逮捕。

雇主根據定罪史或未定罪的逮捕採取不/拒絕聘用、解雇或不晉升個人之前，雇主必須給予此人機會提交證據表明該資訊不準確、此人已改過自新或者其他減輕因素。此人有七天時間做出回應，在此期間雇主必須合理延遲時間並重新考慮該不聘用決定。雇主必須通知此人任何最終的決定。

改過自新的證據包括令人滿意的假釋/緩刑；接受教育/培訓；參加酒精/毒品治療項目；推薦信；以及個人被判有罪的年齡。減輕因素包括促成有罪判決的脅迫、身體或精神虐待以及未得到治療的藥物濫用/精神疾病。

禁止報復。 雇主不得因求職者或雇員行使條例規定的權利或者配合勞工標準執行辦公室（OLSE），而對求職者或雇員採取報復行動。

如果您需要更多資訊或者想要舉報您認為違反本條例的雇主，請撥打415-554-5192或者發送電子郵件到FCB@sfgov.org聯繫OLSE。

勞工標準執行辦公室
City Hall, Room 430 1 Dr. Carlton B. Goodlett Place San Francisco CA 94102-4685
電話 (415) 554-6235 傳真 (415) 554-4791

MASSACHUSETTS: You have the right to obtain a free copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding eight dollars. There is no fee, however, if you have been turned down for credit, employment, insurance, or rental dwelling because of information in your credit report within the preceding sixty days. The consumer credit reporting agency must provide someone to help you interpret the information in your credit file. Each calendar year you are entitled to receive, upon request, one free consumer credit report.

You have a right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current, and verifiable information removed from your credit report. In most cases, under state and federal law, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old, and must remove bankruptcy information only if it is over ten years old.

If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the consumer credit reporting agency must then, within thirty business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning a dispute should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about the disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in the six months preceding your request, or two years in the case of a credit report used for employment purposes. This record shall include the recipients of any consumer credit report.

You have the right to opt out of any pre-screening lists compiled by or with the assistance of a consumer credit reporting agency by calling the agency's toll-free telephone number or contacting the agency in writing. You may be entitled to collect compensation, in certain circumstances, if you are damaged by a person's negligent or intentional failure to comply with the provisions of the credit report act.

INFORMATION CONCERNING THE PROCESS IN CORRECTING A CRIMINAL RECORD IN MASSACHUSETTS

1. If you have undergone a background check by an agency that has received a criminal record from the DCJIS, you may ask the agency to provide you with a copy of the criminal record. You may also request a copy of your adult criminal record from the Department of Criminal Justice Information Services, 200 Arlington Street, Suite 2200, Chelsea, MA 02150 or by calling (617)660-4640 or go to http://www.mass.gov/Eeops/docs/cjis/cori_request_personal.pdf
2. The DCJIS charges \$25.00 fee to provide an individual with a copy of his/her criminal record. You may complete an affidavit of indigency and request that the DCJIS waive the fee.
3. Upon receipt, review the record. If you need assistance in interpreting the entries or dispositions, please review the disposition code and "how to read a criminal record" on the DCJIS website www.mass.gov/cjis/cori/cori_bop.html
4. The DCJIS does not offer "walk-in" service but you may call our Legal Division at (617)660-4760 for assistance or the CARI Unit of the Office of the Commissioner of Probation at (617)727-5300.
5. If you believe that a case is opened on your record that should be marked closed, you may contact the Office of the Commissioner of Probation Department at the court where the charges were brought and request that the case(s) be updated.
6. If you believe that a disposition is incorrect, contact the Chief Probation Officer at the court where the charges were brought or the CARI Unit at the Office of the Commissioner of Probation and report that the court incorrectly entered a disposition on your criminal record.
7. If you believe that someone has stolen or improperly used your identity and were arraigned on criminal charges under your name, you may contact the Office of the Commissioner of Probation CARI Unit or the Chief Probation Officer in the court where the charges were brought. For a listing of courthouses and telephone numbers please see www.mass.gov/cjis/cori/cori_codes_court.html
8. In some situations of identity theft, you may need to contact the DCJIS to arrange to have fingerprints analysis conducted.
9. If there is a warrant currently outstanding against you, you need to appear at the court and ask that the warrant be recalled. You cannot do this over the telephone.
10. If you believe that an employer, volunteer agency, housing agency or municipality has been provided with a criminal record that does not pertain to you, the agency should contact the CARI Unit for assistance at (617)660-4640.

MASSACHUSETTS CRIMINAL BACKGROUND CHECK COMPANY POLICY

This policy is applicable to the criminal history screening of prospective and current employees, subcontractors, volunteers and interns, professional licensing applicants, and applicants for the rental or leasing of housing.

Where Criminal Offender Record Information (CORI) and other criminal history checks may be part of a general background check for employment, volunteer work, licensing purposes, or the rental or leasing of housing, the following practices and procedures will be followed.

I. INQUIRING ABOUT CRIMINAL HISTORY

In connection with any decision regarding employment, volunteer opportunities, housing, or professional licensing, the subject shall be provided with a copy of the criminal history record, whether obtained from the DCJIS or from any other source, prior to questioning the subject about his or her criminal history. The source(s) of the criminal history record is also to be disclosed to the subject.

II. DETERMINING SUITABILITY

If the subject does not dispute the record's accuracy, then the determination of suitability for the position or license will be made. Unless otherwise provided by law, a criminal record will not automatically disqualify an applicant. Rather, the determination will be made based on factors including, but not limited to, the following: a. Relevance of the record to the position sought; b. The nature of the work to be performed; c. Time since the conviction; d. Age of the candidate at the time of the offense; e. Seriousness and specific circumstances of the offense; f. The number of offenses; g. Whether the applicant has pending charges; h. Any relevant evidence of rehabilitation or lack thereof; and i. Any other relevant information, including information submitted by the candidate or requested by the organization. The applicant is to be notified of the decision and the basis for it in a timely manner.

III. ADVERSE DECISIONS BASED ON CRIMINAL BACKGROUND INFORMATION

If an authorized official is inclined to make an adverse decision based on the results of a criminal history background check, the applicant will be notified immediately. The subject shall be provided with a copy of the organization's Criminal Background Check policy and a copy of the criminal history. The source(s) of the criminal history will also be revealed. The subject will then be provided with an opportunity to dispute the accuracy of the record. Subjects shall also be provided a copy of DCJIS' **Information Concerning the Process for Correcting a Criminal Record**.

Currently, the company does not conduct Criminal Offender Record Information ("CORI") checks through the Massachusetts Department of Criminal Justice Information Services ("DCJIS") iCORI database. If the company chooses to conduct such checks through the iCORI database in the future, the following procedures will apply.

IV. CONDUCTING CORI SCREENING

CORI checks, **conducted through the state's iCORI database**, will only be conducted as authorized by the DCJIS and MGL c. 6, § 172, and only after a CORI Acknowledgement Form has been completed. With the exception of screening for the rental or leasing of housing, if a new CORI check is to be made on a subject within a year of his/her signing of the CORI Acknowledgement Form, the subject shall be given seventy two (72) hours notice that a new CORI check will be conducted. If a requestor is screening for the rental or leasing of housing, a CORI Acknowledgement Form shall be completed for each and every subsequent CORI check.

V. ACCESS TO CORI

All CORI obtained from the DCJIS is confidential, and access to the information must be limited to those individuals who have a "need to know". This may include, but not be limited to, hiring managers, staff submitting the CORI requests, and staff charged with processing job applications. [The Company] must maintain and keep a current list of each individual authorized to have access to, or view, CORI. This list must be updated every six (6) months and is subject to inspection upon request by the DCJIS at any time.

VI. CORI TRAINING

An informed review of a criminal record requires training. Accordingly, all personnel authorized to review or access CORI at the Company will review, and will be thoroughly familiar with, the educational and relevant training materials regarding CORI laws and regulations made available by the DCJIS. Additionally, if the Company is an agency required by MGL c. 6, §171A, to maintain a CORI Policy, all personnel authorized to conduct criminal history background checks and/or to review CORI information will review, and will be thoroughly familiar with, the educational and relevant training materials regarding CORI laws and regulations made available by the DCJIS.

VII. USE OF CRIMINAL HISTORY IN BACKGROUND SCREENING

CORI used for employment purposes shall only be accessed for applicants who are otherwise qualified for the position for which they have applied.

VIII. VERIFYING A SUBJECT'S IDENTITY

If a criminal record is received from the DCJIS, the information is to be closely compared with the information on the CORI Acknowledgement Form and any other identifying information provided by the applicant to ensure the record belongs to the applicant. If the information in the CORI record provided does not exactly match the identification information provided by the applicant, a determination is to be made by an individual authorized to make such determinations based on a comparison of the CORI record and documents provided by the applicant.

IX. SECONDARY DISSEMINATION LOGS

All CORI obtained from the DCJIS is confidential and can only be disseminated as authorized by law and regulation. A central secondary dissemination log shall be used to record any dissemination of CORI outside this organization, including dissemination at the request of the subject.

NEW JERSEY:

You have the right to a free copy of your credit information: As a New Jersey resident, you are entitled to a free copy of your credit report once a year from each of the major credit agencies (Equifax, Experian and TransUnion). Your credit report contains detailed information about your credit history. It is a good idea to review your credit report to make sure it is accurate. For information on how to request your free report, visit www.annualcreditreport.com or call Equifax (1-800-685-1111), Experian (1-888-397-3742) or TransUnion (1-800-888-4213).

- **Or by completing an Annual Credit Report Request form and mail to:**
Annual Credit Report Request Service
PO Box 105281
Atlanta, GA 30348-5281
Forms can be printed from www.ftc.gov/credit
- **New Jersey residents are entitled to one free copy of each credit reporting agency's credit report once a year.**

Many companies use your credit score when you are seeking credit, a loan, utility hook-ups, and even a job. Your credit score is a number that is calculated based on your credit history that measures your credit worthiness at a particular point in time. You can receive your credit score for a reasonable fee from the credit agencies.

You have the right to receive notice from a potential employer if an adverse action may be or is taken against you based on your credit history: You have the right to receive a notice from a potential employer where an adverse action may be or is taken against you based on your credit history. You also have the right to receive a clear explanation regarding the adverse action.

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"). This disclosure will be made during normal business hours and upon reasonable notice. You may appear in person to make a request for information in your file or you may make a request by telephone after you have made a written request, with proper identification and pay for any toll charges. If you appear in person, you may be accompanied by one other person of your choosing, who shall furnish reasonable identification. 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, by September 2005 all consumers will be entitled to one free disclosure every 12 upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.

You have the right to correct inaccuracies on your credit reports: If you find inaccuracies on your credit reports, you have the right to contact the credit agencies to correct the information. To contact the credit agencies, visit www.annualcreditreport.com or call Equifax (1-800-685-1111), Experian (1-888-397-3742) or TransUnion (1-800-888-4213).

If you notify the credit agencies that you dispute the accuracy or completeness of any item of information contained in your credit reports, the credit agencies have 30 days from the date you provided notice to investigate. The 30-day period may be extended for an additional 15 days if the agency receives information from you during the 30-day period that is relevant to the investigation.

If a credit agency determines a disputed item of information is inaccurate or incomplete or cannot be verified, the credit agency shall promptly delete that item of information from your file or modify that item. If a credit agency determines your dispute is frivolous or invalid, it shall notify you no later than five business days after making that determination. The notice of such a determination shall include the reasons for making the determination, and the identification of any information required to investigate the disputed information.

If a credit agency reinserts any information which has been deleted from your file based on your dispute, the credit agency must notify you in writing no later than five business days after the reinsertion. This notice must include a statement that the disputed information has been reinserted, the business name and address of any furnisher of information, the telephone number of the furnisher, if reasonably available, and a statement that you have the right to add a statement to your file disputing the accuracy or completeness of the disputed information.

If an investigation does not resolve the dispute, you may file a brief statement setting forth the nature of the dispute. The credit agency may limit this statement to not more than 100 words if it provides you with assistance in writing a clear summary of the dispute.

Whenever you file a statement of dispute, unless there are reasonable grounds to believe that the dispute is frivolous or irrelevant, the credit agency must note in any subsequent report containing the disputed information that the information is disputed by you and provide your statement or a summary of your statement.

Upon receipt of a notice from a credit agency that its investigation of a dispute is complete, you have the right to request a description of the procedure used by the credit agency to determine the accuracy and completeness of the information. You have the right to be sent a response to this request within 15 days after the credit agency has received your request.

Upon your request, the credit agency must furnish notice of any deleted information or, for disputed items, your statement of dispute to any person you designate who has received report containing the deleted or disputed information for employment purposes within the preceding two years.

You have the right to freeze access to the credit file held by a credit reporting agency about you: A security freeze is a way to "freeze" access to your credit file held by a credit reporting agency. As of January 1, 2006, you will be able to give access to selected users of the credit file through a password or temporary exemption to the freeze. This tool is available to New Jersey residents as a way to control use of their personal credit information to prevent or limit the damage from someone stealing someone's identity and using it for their personal profit. For information on freezing your credit report, www.annualcreditreport.com or call Equifax (1-800-685-1111), Experian (1-888-397-3742) or TransUnion (1-800-888-4213).

NEW YORK: You may request a copy of any investigative consumer report by contacting Sterling Talent Solutions. If further checks are requested on you, you will be provided the name and address of the applicable consumer reporting agency. Do not sign your consent unless you have received a copy of Article 23-A of New York Correction Law.

NEW YORK CORRECTION LAW ARTICLE 23-A

§750. Definitions. For the purposes of this article, the following terms shall have the following meanings:

1. "Public agency" means the state or any local subdivision thereof, or any state or local department, agency, board or commission.
2. "Private employer" means any person, company, corporation, labor organization or association which employs ten or more persons.
3. "Direct relationship" means that the nature of criminal conduct for which the person was convicted has a direct bearing on his fitness or ability to perform one or more of the duties or responsibilities necessarily related to the license, opportunity, or job in question.
4. "License" means any certificate, license, permit or grant of permission required by the laws of this state, its political subdivisions or instrumentalities as a condition for the lawful practice of any occupation, employment, trade, vocation, business, or profession. Provided, however, that "license" shall not, for the purposes of this article, include any license or permit to own, possess, carry, or fire any explosive, pistol, handgun, rifle, shotgun, or other firearm.
5. "Employment" means any occupation, vocation or employment, or any form of vocational or educational training. Provided, however, that "employment" shall not, for the purposes of this article, include membership in any law enforcement agency.

§751. Applicability. The provisions of this article shall apply to any application by any person for a license or employment at any public or private employer, who has previously been convicted of one or more criminal offenses in this state or in any other jurisdiction, and to any license or employment held by any person whose conviction of one or more criminal offenses in this state or in any other jurisdiction preceded such employment or granting of a license, except where a mandatory forfeiture, disability or bar to employment is imposed by law, and has not been removed by an executive pardon, certificate of relief from disabilities or certificate of good conduct. Nothing in this article shall be construed to affect any right an employer may have with respect to an intentional misrepresentation in connection with an application for employment made by a prospective employee or previously made by a current employee.

§752. Unfair discrimination against persons previously convicted of one or more criminal offenses prohibited. No application for any license or employment, and no employment or license held by an individual, to which the provisions of this article are applicable, shall be denied or acted upon adversely by reason of the individuals having been previously convicted of one or more criminal offenses, or by reason of a finding of lack of "good moral character" when such finding is based upon the fact that the individual has previously been convicted of one or more criminal offenses, unless:

1. There is a direct relationship between one or more of the previous criminal offenses and the specific license or employment sought or held by the individual; or
2. the issuance or continuation of the license or the granting or continuation of the employment would involve an unreasonable risk to property or to the safety or welfare of specific individuals or the general public.

§753. Factors to be considered concerning a previous criminal conviction; presumption.

1. In making a determination pursuant to section seven hundred fifty-two of this chapter, the public agency or private employer shall consider the following factors:
 - a. The public policy of this state, as expressed in this act, to encourage the licensure and employment of persons previously convicted of one or more criminal offenses.
 - b. The specific duties and responsibilities necessarily related to the license or employment sought or held by the person.
 - c. The bearing, if any, the criminal offense or offenses for which the person was previously convicted will have on his fitness or ability to perform one or more such duties or responsibilities.
 - d. The time which has elapsed since the occurrence of the criminal offense or offenses.
 - e. The age of the person at the time of occurrence of the criminal offense or offenses.
 - f. The seriousness of the offense or offenses.
 - g. Any information produced by the person, or produced on his behalf, in regard to his rehabilitation and good conduct.
 - h. The legitimate interest of the public agency or private employer in protecting property, and the safety and welfare of specific individuals or the general public.
2. In making a determination pursuant to section seven hundred fifty-two of this chapter, the public agency or private employer shall also give consideration to a certificate of relief from disabilities or a certificate of good conduct issued to the applicant, which certificate shall create a presumption of rehabilitation in regard to the offense or offenses specified therein.

§754. Written statement upon denial of license or employment. At the request of any person previously convicted of one or more criminal offenses who has been denied a license or employment, a public agency or private employer shall provide, within thirty days of a request, a written statement setting forth the reasons for such denial.

§755. Enforcement.

1. In relation to actions by public agencies, the provisions of this article shall be enforceable by a proceeding brought pursuant to article seventy-eight of the civil practice law and rules.
2. In relation to actions by private employers, the provisions of this article shall be enforceable by the division of human rights pursuant to the powers and procedures set forth in article fifteen of the executive law, and, concurrently, by the New York city commission on human rights.

New York Applicants Only: By signing the authorization, you acknowledge that you have received a copy of New York Correction Law Article 23-A. You have the right, upon written request, to be informed whether an investigative consumer REPORT was requested. If such a REPORT was requested, you will be provided with the name and address of the consumer reporting agency that prepared the REPORT and you can contact that agency to inspect or receive a copy of the REPORT.

WASHINGTON: The Washington Fair Credit Reporting Act, located at Chapter 19.182 RCW, substantially parallels the federal Fair Credit Reporting Act and the rights and remedies set forth in the Consumer Financial Protection Bureau's Summary of Rights. However, effective July 22, 2007, the Washington State law imposes greater limitations on the reasons for which an employer may obtain a consumer report. Beginning July 22, 2007, under Washington State law, an employer may not obtain a consumer report for employment purposes where any information contained in the report bears on the consumer's "credit worthiness, credit standing, or credit capacity," unless either (1) the information is substantially job related and the employer's reasons for using the information are disclosed to the consumer in writing, or (2) the information is "required by law." If the Company requests an investigative consumer report, you have the right, upon written request made within a reasonable period of time after your receipt of this disclosure, to receive from the Company a complete and accurate disclosure of the nature and scope of the investigation requested by the Company.

Any complaints by consumers under Washington state law may be directed to the Attorney General's Office in Washington's Consumer Protection Division. For information call the Consumer Resource Center statewide toll-free number: 800-551-4636, toll-free TDD: 800-833-6384. Complaints may be made via U.S. mail or email (Complaints: <http://www.atg.wa.gov/FileAComplaint.aspx#.UQMVoGc0-So>, Website & Forms: <http://www.atg.wa.gov>).

OTHER CONSUMER RESOURCE CENTERS THAT YOU MAY CONTACT:

Bellingham (Island, San Juan, Skagit and Whatcom Counties): Attorney General's Office . Consumer Resource Center, 103 E. Holly, Suite 308, Bellingham, WA 98225, Phone: (360) 738-6185, Fax: (360) 738-6190.

Kennewick (Southeast Washington): Attorney General's Office . Consumer Resource Center, 500 N. Morain Street, Suite 1250, Kennewick, WA 99336-2607, Phone: (509) 734-7140, Fax: (509) 734-7290.

Seattle (North King, Snohomish, Clallam and Jefferson Counties and Bainbridge Island): Attorney General's Office . Consumer Resource Center, 900 Fourth Avenue, Suite 2000, Seattle, WA 98164-1012, Phone: (206) 464-6684, Fax: (206) 464-645.

Spokane (Northeast Washington): Attorney General's Office . Consumer Resource Center, 1116 West Riverside, Spokane, WA 99201-1194, Phone: (509) 456-3123, Fax: (509) 458-3548.

Tacoma (Pierce, Mason, Grays Harbor, Kitsap and South King Counties): Attorney General's Office . Consumer Resource Center, P.O. Box 2317, Tacoma, WA 98401-2317, Phone: (253) 593-2904, Fax: (253) 593-2449.

Vancouver (Clark, Cowlitz, Pacific, Skamania, Wahkiakum, Lewis and Thurston Counties): Attorney General's Office . Consumer Resource Center, 1220 Main Street, Suite 549, Vancouver, WA 98660-2964, Phone: (360) 759-2150, Fax: (360) 759-2159.

Washington State Applicants only: You also have the right to request from the consumer reporting agency a written summary of your rights and remedies under the Washington Fair Credit Reporting Act.