

## CREDIT ADVISEMENT

The U.S. Fair Credit Reporting Act (FCRA) of 1996 (15 U.S. Code 1681, Section 604(b) and California's Consumer Credit Agencies Act (Civil Code Section 1785.20.5) require that you be notified separately of your rights before any prospective employer may use credit data as part of an employment decision. In some cases, an evaluation of your financial history is mandated by law (California Code of Regulations Section 1002(a), POST Commission Procedure C-1, 1-5(j)), or by policy of your prospective employer.

You are hereby notified that your prospective employer intends to use credit data as **part** of its decision-making process for the position for which you have applied. The Credit Reporting Agency (CRA), which will furnish this data, will be Equifax located at P.O. Box 740241, Atlanta, GA 30374. Their telephone number is 1-800-685-1111. You will automatically be furnished a copy of this report, but before any adverse actions are taken as a result of this document, you are advised of the following:

1. Access to your file is limited to persons recognized by the FCRA;
2. Your consent is required for reports that are provided to employers or that contain medical information;
3. You can find out what is in your file, although some information, such as "risk sources" or "credit scores" may be lawfully withheld;
4. You have been informed of the name, address, and telephone number of the CRA which is furnishing this data;
5. You can dispute inaccurate information with the CRA;
6. Inaccurate information must be corrected or deleted;
7. Outdated information may not be reported (seven years for most information, ten years for bankruptcies);
8. You may choose to exclude your name from the CRA list for unsolicited credit and insurance offers;
9. You may seek damages from violators, and;
10. The complete text of this act may be found at [www.ftc.gov](http://www.ftc.gov).

CERTIFICATION: I certify that Tulare County Probation has my consent to obtain a copy of my credit report for the limited purpose of my pre-employment background investigation; that I have been furnished with the name, address, and telephone number of the CRA, I have been informed that I will receive a copy of my credit report and that I have been informed in summary form of my rights under the FCRA.

Dated: \_\_\_\_\_ Signed: \_\_\_\_\_