



APPLICATION FOR EMPLOYMENT

Date _____

Application will be kept active for 6 months.

SPECIAL NOTICES

- SAFE Federal Credit Union has a Drug-Free Workplace Program. Selected applicants are required to take a drug test as a condition of employment.

A credit report is required for you to be considered for employment.

- We are required by the Federal Fair and Accurate Credit Transactions Act (FACT Act) to notify you, as an applicant for employment, that a consumer report will be obtained and used as a factor in the employment decision process. Your signature authorizes us to obtain your credit report.**

Signature of Applicant

- By signing this application, you authorize SAFE Federal Credit Union to contact and obtain information about you from previous employers, educational institutions and "references" you provided, and any other party necessary to verify the accuracy of information you disclosed in this application, a related employment resume or a personal interview. To assist in the processing of this application, you waive all rights and claims you may otherwise have against SAFE Federal Credit Union or its representatives, for seeking, and using information to evaluate your employment request and all other persons, corporations or organizations who provide information for this purpose.

PERSONAL INFORMATION

Last Name	First Name	M.I.	Social Security
Home Telephone		Alternate Telephone	
Address	City	State	Zip Code
			How long have you lived here?
Previous Address	City	State	Zip Code

List relatives presently employed by, or serving as a volunteer for, SAFE Federal Credit Union:

Have you ever been convicted of any crimes in the past ten years, excluding misdemeanors and summary offenses, which have not been annulled, expunged or sealed by a court? Yes No If "Yes, describe in full:

EMPLOYMENT INFORMATION

What position(s) are you applying for?

What branch(es)/location(s) are you interested in?

What type of employment will you consider? <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time	Are you at least 18 years old and legally eligible to work in the USA? <input type="checkbox"/> Yes <input type="checkbox"/> No
Salary Expected	When would you be available to begin work?

Check any of the following skills in which you are trained and/or experienced:

- Typing Speed _____ WPM Access Word
 Ten Key Touch PowerPoint Excel
 Other Skills/Software (please list)

EDUCATION

Level of Education	Name City and State	Course of Study	Years Completed	Did you Graduate	Diploma or Degree
High School			1 2 3 4 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
College/ University			1 2 3 4 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Other (Specify)			1 2 3 4 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	

EMPLOYMENT HISTORY

May we contact your present employer? Yes No If no, please explain:

1	Company	Address	Telephone
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Employed From	To	Name & Title of Immediate Supervisor
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Your Duties:

Reason for Leaving:

2	Company	Address	Telephone
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Employed From	To	Name & Title of Immediate Supervisor
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Your Duties:

Reason for Leaving:

3	Company	Address	Telephone
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Employed From	To	Name & Title of Immediate Supervisor
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Your Duties:

Reason for Leaving:

4	Company	Address	Telephone
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Employed From	To	Name & Title of Immediate Supervisor
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Your Duties:

Reason for Leaving:

CREDIT UNION OR BANK EXPERIENCE NOT NOTED ABOVE

ACKNOWLEDGEMENT

I understand that any misrepresentation in this application will be sufficient cause for its cancellation or for dismissal if I am employed. In addition, by signing below, I authorize the request and use of a consumer report as it pertains to my Application For Employment with SAFE Federal Credit Union and at anytime during my employment if hired.

Signature of Applicant

Date

Please **mail** the application to: **Human Resources Department; SAFE Federal Credit Union; P.O. Box 2008; Sumter, SC 29151-2008, fax** it to **(803) 905-7535**, or drop it off at the **nearest SAFE location**. The procedure for processing employment applications begins with sending qualified applications to hiring supervisors when they have a vacancy. Supervisors select applicants for an interview based on how closely their work experience matches the job requirements of the vacancy. There is no requirement to call to inquire about the status of an application, as it is difficult to predict the timing of these vacancies. You will be called by the hiring supervisor if selected for an interview.

CONSENT AND DISCLOSURE REGARDING PROCUREMENT OF CONSUMER CREDIT REPORT, CONSUMER REPORT AND/OR INVESTIGATIVE CONSUMER REPORT FOR EMPLOYMENT PURPOSES

I understand that **SAFE Federal Credit Union** may obtain a consumer credit report and/or a consumer report and/or an investigative consumer report about me, and that the information contained in those reports may be used in whole or in part for the purpose of evaluating me for employment, promotion, reassignment, or retention as an employee. The report(s) may include the following types of information:

<input type="checkbox"/> credit information (including, without limitation, information regarding credit worthiness, credit standing, or credit capacity);	<input type="checkbox"/> driving record;
<input type="checkbox"/> information regarding my character, general reputation, personal characteristics, and/or mode of living;	<input type="checkbox"/> personal interviews with other individuals;
<input type="checkbox"/> conviction records;	<input type="checkbox"/> civil records;
<input type="checkbox"/> past employment problems (including, without limitation, sexual harassment, workplace violence, theft or workers' compensation fraud);	<input type="checkbox"/> writs and warrants;
<input type="checkbox"/> education verification and history;	<input type="checkbox"/> verification of references;
<input type="checkbox"/> job verification and history;	<input type="checkbox"/> social security traces

The agency preparing the report(s) identified above is: **Equifax, P.O. Box 740241 Atlanta, GA 30374-0241, 1-800-685-1111.**

I understand that the report(s) may include information about my character, general reputation, personal characteristics or mode of living, and that this information may be obtained through personal interviews with other individuals. I understand that I may request further information about the nature and scope of the investigation by contacting: **Paul Hilton, VP HR.**

I acknowledge that I have been provided with a copy of "A Summary of Your Rights Under the Fair Credit Reporting Act."

I understand that I have the right to inspect the files maintained about me by any investigative consumer reporting agency.

I have reviewed this document carefully, acknowledge that I understand its contents, and authorize **SAFE Federal Credit Union** to obtain the report(s) and information identified in this document. A copy of this document is the same as the original.

Applicant/Employee Name: _____
(Please Print)

Applicant/Employee Address: _____

City/State/Zip: _____

Social Security Number: _____

Driver's License Number: _____ State: _____

Date: _____ Applicant/Employee Signature: _____

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

- **Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.
- **You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.
- **You may seek damages from violators.** If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

The FCRA gives several different federal agencies authority to enforce the FCRA:

FOR QUESTIONS OR CONCERNS REGARDING:	PLEASE CONTACT:
CRA's, creditors and others not listed below	Federal Trade Commission Consumer Response Center – FCRA Washington, DC 20580 * 202-326-3761
National banks, federal branches/agencies of Foreign banks (word “National” or initials “N.A.” appear in or after bank’s name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 * 800-613-6743
Federal Reserve System member banks (except national banks, and federal Branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 * 202-452-3693
Savings associations and federally chartered savings banks (word “Federal” or initials “F. S. B.” appear in federal institution’s name)	Office of Thrift Supervision Consumer Programs Washington, DC 20552 * 800-842-6929
Federal Credit Unions (words “Federal Credit Union” appear in institution’s name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 * 703-518-6360
State-chartered Banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 * 800-934-FDIC
Air, surface, or rail common carriers Regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 * 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator – GIPSA Washington, DC 20250 * 202-720-7051