



# ST. JAMES PUBLIC SCHOOLS

Independent District 840  
500 3rd Avenue South PO Box 509  
St. James, Minnesota 56081  
Phone: 507-375-5974  
Fax: 507-375-7143

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Background check screening

Dear Volunteer:

Welcome to the St. James School District! As a volunteer working with a public school and children, a background check will be administered. Under Minnesota Statute 181.645, St. James Public Schools is not permitted to pay the cost of background checks. The base fee for a volunteer background check is \$10, payable to St. James Public Schools. In the event that additional searches are required, you will be invoiced for those extra services.

Our volunteer background package includes:

- 1) One MN county criminal searches
- 2) State of MN criminal search

Additional fees are determined by the following:

- 1) Multiple names
- 2) Multiple states
- 3) State access fees
- 4) More than one MN county
- 5) Any additional searching required that is over and above the package plan.

If you would like to be notified prior to the additional searches and fees, please let us know. Based on the result of the background check, you will be notified if it is insufficient.

Regards,

Annette Eisfeld  
Administrative Asst.  
507-375-5974, ext. 133



*Para información en español, visite [www.consumerfinance.gov/learnmore](http://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](http://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](http://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](http://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](http://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).
- **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](http://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,	b. Federal Trade Commission: Consumer Response Center – FCRA

in addition to the CFPB:	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., 8 <sup>th</sup> 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 <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357

**ACKNOWLEDGMENT AND AUTHORIZATION**

**[IMPORTANT -- PLEASE READ CAREFULLY BEFORE SIGNING]**

I acknowledge receipt of the DISCLOSURE REGARDING BACKGROUND INVESTIGATION and A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT and certify that I have read and understand both documents. I hereby authorize procurement of "consumer reports" and/or "investigative consumer reports" at any time after receipt of this authorization and, if I am hired, throughout my employment. To this end, I hereby authorize, without reservation, any law enforcement agency, administrator, state or federal agency, institution, school or university (public or private), information service bureau, employer, or insurance company to furnish any and all background information requested by Hire Image LLC, 6 Alcazar Ave., Johnston, RI 02919, [www.hireimage.com](http://www.hireimage.com), tel. 1-888-433-0090, fax 866-494-7191, another outside organization acting on behalf of Company, and/or Company itself. I authorize these agencies to provide you with consumer and investigative consumer reports. I agree that a facsimile ("fax"), electronic or photographic copy of this Acknowledgment and Authorization shall be as valid as the original.

The scope of this disclosure and authorization is all-encompassing, however, allowing the Company to obtain from any outside organization all manner of consumer reports and investigative consumer reports now and, if you are hired, throughout the course of your employment to the extent permitted by law. As a result, you should carefully consider whether to exercise your right to request disclosure of the nature and scope of any investigative consumer report. Hire Image's privacy policy can be found at [www.hireimage.com](http://www.hireimage.com).

**My authorization is conditional upon the following representation of my rights:** You have the right, upon written request made within a reasonable time after receipt of this notice, to ask the Company to disclose the nature and scope of any consumer report. You may also request a copy of that report from the Company. You also may request a copy of that report from Hire Image LLC. If anyone other than Hire Image LLC furnishes an investigative consumer report, the Company will provide relevant contact information within five business days of your request. 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 personal interviews). Please be advised that the nature and scope of the most common form of investigative consumer report obtained with regard to applicants for employment is an investigation into your education and/or employment history conducted by Hire Image LLC via interviews with past employers, neighbors, friends or associates.

**I understand that by signing and dating below:**

- I am authorizing Hire Image LLC to conduct the consumer report described above;
- I authorize the Company to share reports with third party companies for whom I may be placed to work;
- I have read and understand the Disclosure Regarding Background Investigation;
- I have read and understand the Acknowledgment and Authorization above.

\_\_\_\_\_  
Signature of applicant

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date of Birth\*

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Today's Date

\_\_\_\_\_  
Drivers License Number  
& State Issued

\_\_\_\_\_  
Current Address

\* This information will be used for background screening purposes only and no other purpose.

**STATE SPECIFIC RIGHTS OF APPLICANTS OR EMPLOYEES**  
**REGARDING BACKGROUND INVESTIGATION**

**Specific to CA, MN, NY, OK applicants or employees but available to all applicants or employees:**

You have the right to promptly receive and inspect a copy of any consumer report, consumer investigative report, or consumer credit report requested on you by the Company, at no charge, by contacting the Company, or, contact the consumer reporting agency, Hire Image LLC, toll-free at 888-433-0090, or email [info@hireimage.com](mailto:info@hireimage.com).

Check here to receive a copy of your consumer report directly from the Company.

**California applicants or employees:**

By signing below, you also acknowledge receipt of the NOTICE REGARDING BACKGROUND INVESTIGATION PURSUANT TO CALIFORNIA LAW. If you did not receive a copy of the Notice, please contact Hire Image at 888-433-0090 or email [info@hireimage.com](mailto:info@hireimage.com) to request a copy.

**New York applicants or employees:**

By signing below, you also acknowledge receipt of Article 23-A of the New York Correction Law. If you did not receive Article 23-A, please contact Hire Image at 888-433-0090 or email [info@hireimage.com](mailto:info@hireimage.com) to request a copy, or visit <https://www.labor.ny.gov/formsdocs/wp/correction-law-article-23a.pdf>

**Washington State applicants or employees:**

You have the right to request from the consumer reporting agency a written summary of your rights and remedies under Washington state laws. Contact Hire Image at 888-433-0090 or email [info@hireimage.com](mailto:info@hireimage.com) to request a copy. You may also contact the Washington Attorney General, Consumer Protection Division, 800 5<sup>th</sup> Ave. Suite 2000, Seattle, WA 98104-3188.

I have read and understand the STATE SPECIFIC RIGHTS OF APPLICANTS OR EMPLOYEES above.

\_\_\_\_\_  
Signature of applicant

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Today's Date



Company Name: St. James Public Schools

**DISCLOSURE REGARDING BACKGROUND INVESTIGATION**

**[IMPORTANT -- PLEASE READ CAREFULLY BEFORE SIGNING]**

Company may obtain information about you from a consumer reporting agency for employment purposes from the following consumer reporting agency: Hire Image LLC, 6 Alcazar Avenue, Johnston RI 02919, tel. 1-888-433-0090, fax 866-494-7191, or from another outside organization. Thus, you may be the subject of a "consumer report" and/or an "investigative consumer report" which may include information about your character, general reputation, personal characteristics, and/or mode of living. These reports may be obtained at any time after receipt of your authorization and, if you are hired, throughout your employment. Company also reserves the right to share background investigation results with third-party companies for whom you will be placed to work with as a representative of employer. These reports may include, but are not limited to, checks regarding your criminal history, social security trace, driving history, employment and education references, professional licenses and credentials. Credit history will be requested only in accordance with applicable law. These reports may contain information regarding your use of social media, and other publicly accessible information. Social media includes, but is not limited to, social networking websites (i.e., Facebook and others), professional networking websites (i.e. LinkedIn and others), blogs, and other online media.

I have read and understand the DISCLOSURE REGARDING BACKGROUND INVESTIGATION above.

X

\_\_\_\_\_  
Signature of applicant

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Today's Date

St. James Public Schools