



Panhandle Cooperative Association

P.O. Box 2188 • SCOTTSBLUFF, NEBRASKA 69363-2188
PHONE (308) 632-5301
FAX (308) 632-5375
www.panhandlecoop.com

Scottsbluff, NE
Bridgeport, NE
Alliance, NE
Dalton, NE
Kimball, NE
Torrington, WY
Burns, WY

January 2020

Disclosure to Consumer

PLEASE READ CAREFULLY BEFORE SIGNING AUTHORIZATION TO OBTAIN BACKGROUND INFORMATION

In an effort to hire the best qualified employees, as part of our hiring process, we may obtain consumer and background reports to prepare an investigative consumer report. The investigative consumer report may consist of contacting all listed prior employers to verify your employment history. It may also include, but not be limited to, credit information reports, criminal history reports and driving history records. We may obtain this information from a consumer reporting agency such as: iiX, a Verisk Analytics Business, 1716 Briarcrest Drive, Ste#200, Bryan, TX 77802.

- Consumer reports may include background, employment history, academic and/or professional credentials, military service, credit history, and driving history. The information gathered may involve a criminal history and/or alcohol or drug use history.
- An investigative consumer report may include information about your character, general reputation, personal characteristics and mode of living that may be obtained by interviews with individuals who may have knowledge concerning any such items of information. This also may include contacts of all listed prior employers to verify your employment history.
- If your employment falls under the federal Department of Transportation (DOT) and the Federal Motor Carrier Safety Administration (FMCSA), including 49 CFR § 391.23, the report could include your driving, safety inspection and performance history from the FMCSA.

Under the provisions of the Fair Credit Reporting Act (15 USC, § 1681 et seq.), FMCSA regulations in the Federal Code of Regulations, including 49 CFR § 0.329; and certain state laws, before we can seek such reports, where permitted, we must have your written permission to obtain the information. You have the right upon written request, to a complete and accurate disclosure of the nature and scope of the investigation. You also are entitled to a copy of that document entitled "Rights Under the Fair Credit Reporting Act". Under the FCRA, before we take adverse action on the basis, in whole or in part, of information in a consumer report, you will be provided a copy of that report, the name, address, and telephone number of the consumer reporting agency, and a summary of your rights under the FCRA.

**AUTHORIZATION TO OBTAIN INFORMATION
FOR PANHANDLE COOPERATIVE ASSOCIATION**

I have received, read, and understood the preceding Disclosure to Consumer. Under the Fair Credit Reporting Act (FCRA), 15 USC § 1681 et seq., the regulations applicable to the federal Department of Transportation's Federal Motor Carriers Safety Administration, including 49 CFR § 40.329, the Americans with Disabilities Act, and all applicable federal, state, and local laws, I hereby authorize and permit Panhandle Coop Association to obtain a consumer report and/or an investigative consumer report which may include the following:

- My employment records;
- Records concerning any driving history, criminal history, credit history, civil record, drug-testing, and workers' compensation;
- Verification of my academic and/or professional credentials;
- Information and/or copies of documents from my military service records;
- (for CDL drivers only) In accordance with the Department of Transportation Motor Carrier Safety Regulations (Section 382.413), information concerning alcohol and controlled substances for the past two years.

I understand that an "investigative consumer report" may include information as to my character, general reputation, and personal characteristics which may be obtained by interviews with individuals with whom I am acquainted or who may have knowledge concerning any such items of information. I authorize information to be obtained from my former employees to satisfy driver qualification regulations.

DOT Drivers: I understand that Title 49 of the Federal Code of Regulations, § 391.23, requires that my prospective employer and/or its agents may contact all former employees of a driver within the last three under DOT regulation. Information such as dates of employment, position, accident history, as well as information pertaining to my drug and alcohol testing history, may be requested from each employer in accordance with Section 391.23 and 49 CFR 40.25.

By signing below, I consent to and authorize the gathering of this information by my prospective employer or employer has engaged my request and obtain this information including former employers, and /or from or through a consumer reporting agency, such as iiX, a Verisk Analytics Business. I understand and acknowledge that the information provided in the consumer reports or investigative consumer reports may assist my employer or prospective employer to make a determination regarding my suitability as an employee. I further understand that, under the FCRA, in the event of Adverse Action, I may request a copy of any consumer report from the consumer reporting agency that compiled the report, after I have provided proper identification. I agree that a copy of this authorization has the same effect as the original.

I hereby release and hold harmless any person, firm, or entity that discloses matters in accordance with this authorization, as well as Panhandle Coop Association, from liability that might otherwise result from the request for use of and/or disclosure of any or all of the foregoing information.

I hereby authorize Panhandle Coop Association to obtain and prepare an investigative consumer report as set forth above, as part of its investigation of my employment application. This authorization shall remain in effect over the course of my employment. Reports may be ordered periodically during the course of my employment.

Print Name _____

Date _____

Applicant's Signature _____