

**Fair Credit Reporting Act  
(FCRA) Disclosure &  
Authorization**

The City of St. Louis, when:

- Considering your application for employment;
- Making a decision whether to offer you employment;
- Deciding whether to continue your employment (if you are hired); and
- Making other employment related decisions directly affecting you

may wish to obtain and use a consumer report from a consumer reporting agency. As an applicant for employment or employee of the City of St. Louis, you are a consumer with rights under the Fair Credit Reporting Act. These terms are defined in the Fair Credit Reporting Act (FCRA) which applies to you.

Consumer reports falling under the umbrella of the FCRA include criminal background checks, credit checks, driving record histories, educational, personal, and employment background investigations, and internet and social media checks. This information will be used or collected solely for the purpose of serving as a factor in establishing the consumer's eligibility for employment purposes. Certain reports are exempted from this definition.

An investigative consumer report is a consumer report in which information about your character, general reputation, personal characteristics, or mode of living is obtained through personal interviews with your neighbors, friends, or associates with whom you are acquainted or who may have knowledge of such information. Certain reports are exempted from this definition.

A consumer reporting agency is a person or business that, for monetary fees, dues, or on a cooperative non-profit basis, regularly assembles or evaluates consumer credit information or other information on consumers for the purpose of furnishing consumer reports to others, such as the City of St. Louis.

If the City of St. Louis obtains a consumer report about you, and if the City of St. Louis considers any information in the consumer report when making an employment related decision that directly and adversely affects you, you will be provided with a copy of the consumer report before the decision is finalized. If a consumer report results in an employment opportunity being denied, you may request, in writing, more information about the report within 60 days. You also may contact the Federal Trade Commission about your rights under FCRA as a consumer with regard to consumer reports and Consumer reporting agencies.

**Authorization**

By signing below, I, \_\_\_\_\_, hereby voluntarily authorize the City of St. Louis to obtain consumer or investigative reports about me from a consumer reporting agency or others and to consider the consumer or investigative reports when making decisions regarding my employment at the City of St. Louis.

This authorization may be used to obtain a report prior to or any time during my employment.

I authorize and instruct any and all consumer and/or credit reporting agencies to provide such consumer reports as the City of St. Louis deems necessary.

I understand that I have rights under the FCRA, including the rights indicated above.

\_\_\_\_\_  
Printed name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Witness signature

\_\_\_\_\_  
Date