



# WESLEYAN CHRISTIAN ACADEMY

## Faculty Employment Application

### Teachers, Assistants and Substitutes

1917 North Centennial Street High Point, NC 27262  
(336) 884-3333 Phone (336) 884-8232 Fax www.wesed.org

PLEASE INCLUDE  
A RESUMÉ,  
TRANSCRIPTS AND  
A TEACHING  
CERTIFICATE WITH  
THIS APPLICATION

#### FOR OFFICE USE ONLY

Application Date \_\_\_\_\_ Application Received (Date) \_\_\_\_\_  
Date of Response \_\_\_\_\_ Date Available \_\_\_\_\_  
Possible Positions \_\_\_\_\_  
Comments \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Name \_\_\_\_\_ SSN# \_\_\_\_\_  
(First) (Middle) (Last) (Background Check and Payroll Only)

Present Address \_\_\_\_\_  
(Street) (City) (State) (Zip)

Telephone \_\_\_\_\_ Email \_\_\_\_\_  
(Home) (Cell)

Are you legally eligible for employment in the United States?  Yes  No

Have you ever been convicted for any violation(s) of law, excluding traffic violations?  Yes  No  
If yes, please explain:

Do you have any physical condition which may limit your ability to perform the particular job for which you are applying? If yes, please explain:

How did you hear about this position? \_\_\_\_\_

Position Desired (Be Specific)

1st Choice \_\_\_\_\_ 2nd Choice \_\_\_\_\_  
(Subject Area, Grade Level, and/or Position) (Subject Area, Grade Level, and/or Position)

Were you previously employed by us?  Yes  No If yes, when? \_\_\_\_\_

List any friends or relatives working at Wesleyan: \_\_\_\_\_

List any Wesleyan staff member(s) or parents who can speak on your behalf: \_\_\_\_\_

## APPLICATION INFORMATION

We appreciate your interest in Wesleyan and assure you we are sincerely interested in your qualifications. A clear understanding of your background and work history will aid us in the evaluation of your qualifications. As a ministry of the Wesleyan Church, the Board of Directors requires all staff to be faithful, obedient Christians and reflect a lifestyle to be consistent with scriptural instruction. *All applications will be kept on file for two years from date received.*

### EDUCATION

**PLEASE PROVIDE A COPY OF YOUR COLLEGE OR UNIVERSITY TRANSCRIPT(S). TRANSCRIPT(S) ARE REQUIRED.**

College or University \_\_\_\_\_ Major(s) \_\_\_\_\_

Dates Attended From: \_\_\_\_\_ To: \_\_\_\_\_ Degree(s) Earned \_\_\_\_\_

College or University \_\_\_\_\_ Major(s) \_\_\_\_\_

Dates Attended From: \_\_\_\_\_ To: \_\_\_\_\_ Degree(s) Earned \_\_\_\_\_

College or University \_\_\_\_\_ Major(s) \_\_\_\_\_

Dates Attended From: \_\_\_\_\_ To: \_\_\_\_\_ Degree(s) Earned \_\_\_\_\_

College or University \_\_\_\_\_ Major(s) \_\_\_\_\_

Dates Attended From: \_\_\_\_\_ To: \_\_\_\_\_ Degree(s) Earned \_\_\_\_\_

### CERTIFICATION

Do you hold a NC Teacher's Certificate?  Yes  No If yes, Issued: \_\_\_\_\_ Expiration: \_\_\_\_\_

Certificated Areas: \_\_\_\_\_

Do you hold ACSI Certification?  Yes  No If yes, Issued: \_\_\_\_\_ Expiration: \_\_\_\_\_

Type of Endorsement: \_\_\_\_\_

I understand that as a condition of employment, I must attain **both** ACSI and NC certification:  Yes

Do you hold a teaching certificate from any other state?  Yes If so, which state: \_\_\_\_\_

Subjects certified to teach: \_\_\_\_\_

Describe course(s) taken in Christian Philosophy or specific training for Christian School instruction:

In addition to certificated areas, please list any subjects in which you have at least 12 semester hours of college credit:

**PLEASE ATTACH OR INCLUDE A COPY OF YOUR MOST RECENT TEACHING CERTIFICATE, TRANSCRIPTS AND RESUMÉ.**

## TEACHING EXPERIENCE

STARTING WITH YOUR CURRENT POSITION, LIST YOUR TEACHING EXPERIENCE (INCLUDING STUDENT TEACHING, IF RECENT)

School	City and State	Telephone Number
Grade or Subjects	Current Salary Level	Employed From: Mo./Yr.
Employed To: Mo./Yr.		
School	City and State	Telephone Number
Grade or Subjects	Current Salary Level	Employed From: Mo./Yr.
Employed To: Mo./Yr.		
School	City and State	Telephone Number
Grade or Subjects	Current Salary Level	Employed From: Mo./Yr.
Employed To: Mo./Yr.		

Please list the total number of years you have been a full time teacher: \_\_\_\_\_

## NON-TEACHING EXPERIENCE

Current or Previous Employer	City and State	Telephone Number
Job Title	Supervisor's Name	Employed From: Mo./Yr.
Employed To: Mo./Yr.		
Current or Previous Employer	City and State	Telephone Number
Job Title	Supervisor's Name	Employed From: Mo./Yr.
Employed To: Mo./Yr.		

Have you ever been dismissed from a position or not had a contract renewed?  Yes  No

If yes, please explain in detail:

Why did you leave or why are you planning to leave your current position?

## SCHOOL ACTIVITIES AND OTHER INTERESTS

Check the activities below that you have a desire to sponsor or coach.

- |  |                                      |                                     |  |  |
|--|--------------------------------------|-------------------------------------|--|--|
| <input type="checkbox"/> Baseball      | <input type="checkbox"/> Intramurals | <input type="checkbox"/> Tennis     | <input type="checkbox"/> Band          | <input type="checkbox"/> Newspaper       |
| <input type="checkbox"/> Basketball    | <input type="checkbox"/> Lacrosse    | <input type="checkbox"/> Volleyball | <input type="checkbox"/> Chorus        | <input type="checkbox"/> STEM            |
| <input type="checkbox"/> Cheerleading  | <input type="checkbox"/> Soccer      | <input type="checkbox"/> Wrestling  | <input type="checkbox"/> Orchestra     | <input type="checkbox"/> Student Council |
| <input type="checkbox"/> Cross Country | <input type="checkbox"/> Swim        |                                     | <input type="checkbox"/> Class Sponsor | <input type="checkbox"/> Yearbook        |
| <input type="checkbox"/> Golf          | <input type="checkbox"/> Track       |                                     | <input type="checkbox"/> Debate        | <input type="checkbox"/> Other: _____    |

## PERSONAL REFERENCES

Please list, as requested, persons to whom we may refer for information about your personal preparation and character.

### PASTORAL - Pastor or spiritual leader of the church you are now attending.

Name \_\_\_\_\_ Church Name \_\_\_\_\_

City and State \_\_\_\_\_ Cell Phone \_\_\_\_\_ Work Phone \_\_\_\_\_

### PROFESSIONAL - Current Supervisor

Name \_\_\_\_\_

City and State \_\_\_\_\_ Cell Phone \_\_\_\_\_ Work Phone \_\_\_\_\_

### PROFESSIONAL - Former Supervisor

Name \_\_\_\_\_

City and State \_\_\_\_\_ Cell Phone \_\_\_\_\_ Work Phone \_\_\_\_\_

## CHRISTIAN TESTIMONY

Since Wesleyan Education Center (Academy & Childcare) is a church-sponsored ministry, your information is helpful.

Church Presently Attending \_\_\_\_\_ Pastor \_\_\_\_\_

Are you a member?  Yes  No Why/Why not? \_\_\_\_\_

Please list any church activities or Christian service you are currently involved in:

Briefly state your personal beliefs regarding the following doctrines and subjects.

### SCRIPTURE

### DEITY OF CHRIST

### VIRGIN BIRTH

## CHRISTIAN TESTIMONY *(cont.)*

Briefly state your personal beliefs regarding the following doctrines and subjects.

### CREATION

### EVOLUTION

### GENDER & MARRIAGE

Personal Use of Tobacco and Alcohol \_\_\_\_\_  
(Carefully read "Conditions of Employment" on page 8 for further clarification.)

### PLEASE DESCRIBE YOUR CHRISTIAN CONVERSION

### PLEASE EXPLAIN HOW THE LORD CALLED YOU INTO TEACHING & WORKING WITH CHILDREN

**AFFIRMATION STATEMENT** - I certify that I have given true, accurate and complete information on this form to the best of my knowledge. In the event confirmation is needed in connection with my work, I authorize educational institutions, associations, governmental agencies, licensing boards, and others to furnish whatever detail is available concerning my qualifications. I authorize investigation of all statements made in this application and understand that false information or documentation, or a failure to disclose relevant information may be grounds for rejection of my application, disciplinary action or dismissal if I am employed, and/or criminal action. I understand that all applicants will undergo a background check. I further understand that dismissal upon employment shall be mandatory if fraudulent disclosures are given to meet position qualification.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

## STATEMENT OF PERSONAL PHILOSOPHY OF CHRISTIAN EDUCATION

Please write a statement (in essay format) of your personal philosophy of Christian education.

Approximately 550 Words / 3500 Characters Available

## MISSION STATEMENT

To partner with families by providing a biblically based, college-preparatory education so that students will be equipped to serve Christ and influence the world.

## STATEMENTS OF FAITH

1. We believe the Bible to be the only inspired, infallible, authoritative, inerrant Word of God (II Timothy 3:15, II Peter 1:21).
2. We believe there is one God, eternally existent in three persons – Father, Son, and Holy Spirit (Genesis 1:1, Matthew 28:19, John 10:30).
3. We believe in the deity of Christ (John 10:33); His virgin birth (Isaiah 7:14, Matthew 1:23, Luke 1:35); His sinless life (Hebrews 4:15, Hebrews 7:25); His miracles (John 2:11); His vicarious and atoning death (1 Corinthians 15:3, Ephesians 1,7, Hebrews 2:9); His resurrection (John 11:25, I Corinthians 15:4); His ascension to the right hand of the Father (Mark 16:19); and His personal return in power and glory (Acts 1:11, Revelations 19:11).
4. We believe in the absolute necessity of regeneration by the Holy Spirit for salvation because of the exceeding sinfulness of human nature, that we are justified on the single ground of faith in the shed blood of Christ, and that we are saved only by God's grace through faith (John 3:16-19, John 5:24, Romans 3:23, Romans 5:8-9, Ephesians 2:8-10, Titus 3:5).
5. We believe in the bodily resurrection of the dead, of the believer to everlasting blessedness and joy with the Lord, of the unbeliever to judgment and everlasting separation from God (I Corinthians 15:51-54).
6. We believe in the spiritual unity of believers in our Lord Jesus Christ (Romans 8:9, I Corinthians 12:12-13, Galatians 3:26-28).
7. We believe in the present ministry of the Holy Spirit, by whose indwelling, the Christian is enabled to live a godly life (Romans 8:13-14, I Corinthians 3:16, I Corinthians 6:19-20, Ephesians 4:30, 5:18).
8. We believe that all human life is sacred and created by God in His image. Human life is of inestimable worth in all its dimensions, including pre-born babies, the aged, the physically or mentally challenged, and every other stage or condition from conception through natural death. We are therefore called to defend, protect, and value all human life. (Psalm 139).

These statements do not exhaust the extent of our beliefs. The Bible itself, as the inspired and infallible Word of God that speaks with final authority concerning truth, morality, and the proper conduct of mankind, is the sole and final source of all that we believe. For purposes of Wesleyan Education Center's faith, doctrine, practice, policy, and discipline, Wesleyan's school board and the Wesleyan Church is the school's final interpretive authority on the Bible's meaning and application.

## SCHOOL PHILOSOPHY

For education to be meaningful, it must be based upon truth. Wesleyan Christian Academy believes that all truth is God's Truth, and His Truth is revealed through the Bible, which is infallible and is the standard for living a successful life. Only by recognizing God as the Creator, Designer, and Organizer of the universe can a proper understanding and mastery of facts and knowledge be possible.

Wesleyan Christian Academy believes that Christian education is a process in which teaching and learning are accomplished through developmentally appropriate activities by Christian teachers who encourage a high standard of academic excellence. We believe God's Word is the highest authority and strive to bring all knowledge into a living relationship with His Truth.

Wesleyan Christian Academy functions in a complementary role with the Christian home to provide, within a traditional educational setting, opportunities that integrate and nurture each student's academic, spiritual, social, physical, and emotional development.

Wesleyan Christian Academy desires to produce individuals who will be productive and contributing members both in society and within the body of Christ, emanating a Christian worldview.

## CONDITIONS OF EMPLOYMENT

I agree that, as part of the qualifications for this position, I am a “born-again” Christian who knows the Lord Jesus Christ as Savior (John 3:3, 1 Peter 1:23). I accept without verbal or mental reservations Wesleyan Christian Academy’s Doctrinal Statement, and am committed to upholding it. I also give testimony that teaching is a spiritual calling and that teaching in this Christian school is God’s direction for my life.

I agree to manifest by daily example the highest Christian virtue serving as a Christian role model (1 Timothy 4:12) both in and out of school to pupils (Luke 6:40), parents, and fellow employees. I agree that instruction is not only through rational explanation of formal subject material, but even more powerfully through word, deed, example, and shared experience. I agree to be a role model in judgment, dignity, respect, and Christian living. I agree to discontinue any action(s) or personal habit(s), identified by the Head of School or School Board, if they feel that the discontinuance is in the best interest of the school. This includes refraining from all public use of alcohol or tobacco products. I agree that misconduct, as deemed by the Administration, on a case-by-case basis, injurious to the school’s reputation, either during or outside of school hours, may be cause for my immediate dismissal. (Col. 3:17 KJ, Titus 2:7-8 TLB, 1 Thess. 2:10 TLB, 1 Thess. 5:18, 22-23 KJ, and James 3:17-18).

I agree to accept the School Board’s interpretation of biblical standards for my sexual behavior. That any sexual misconduct – including, but not limited to – premarital, extramarital, or homosexual activity; sexual harassment; use or viewing of pornographic material or websites; and sexual abuse of children is forbidden and violates the employment requirement of being a Christian role model. I agree that such behaviors are grounds for immediate dismissal from my teaching position of ministering to children. I also agree that the unique roles of the male and female are clearly defined in Scripture, and that Romans 1:24-32 condemns the homosexual lifestyle (Romans 12:1-2; 1 Cor. 6:9-20; Ephesians 4:1-11, 5:3-5; 1 Thessalonians 4:3-8; 1 Timothy 4:12; 2 Timothy 2:19-22; 1 Peter 1:15-16, 2:15-17; 1 John 3:1-3).

## STATEMENTS ON MARRIAGE, GENDER AND SEXUALITY

1. We believe that God wonderfully and immutably creates each person as male or female. These two distinct, complementary genders together reflect the image and nature of God. (Gen. 1:26-27) Rejection of one’s biological sex is a rejection of the image of God within that person. We are a school that affirms a person’s biological sex and refrain from attempts to physically change, alter, or disagree with their biological sex. (Genesis 1:26-28; Romans 1:26-32; 1 Corinthians 6:9-11)
2. We believe that the term “marriage” has only one meaning: the uniting of one man and one woman in a single, exclusive union, as delineated in Scripture (Gen. 2:18-25). We believe that God intends sexual intimacy to occur only between a man and a woman who are married to each other (1 Cor. 6:18; 7:2-5; Heb. 13:4). We believe that God has commanded that no intimate sexual activity be engaged in outside of a marriage between a man and a woman.
3. We believe that any form of sexual immorality (including adultery, fornication, homosexual behavior, bisexual conduct, and use of pornography) is sinful and offensive to God (Matt 15:18-20; 1 Cor. 6:9-10). We are a school that affirms the sexual complementary role of a man and woman and should therefore resist same-sex sexual attractions and same-sex sexual acts or conduct, which are inconsistent with Biblical teaching. (Genesis 1:27; Genesis 2:24; Matthew 19:4-6; Mark 10:5-9; Romans 1:26-27; 1 Corinthians 6:9-11; Ephesians 5:25-33)
4. We believe that in order to preserve the function and integrity of Wesleyan Education Center as the local Body of Christ, and to provide a biblical role model to Wesleyan Christian Academy’s members and the community, it is imperative that all persons employed by Wesleyan Education Center in any capacity agree to and abide by this Position Statement on Marriage, Gender, and Sexuality. (Matt. 5:16; Phil. 2:14-16; 1 Thess. 5:22)
5. We believe that God offers redemption and restoration to all who confess and forsake their sin, seeking His mercy and forgiveness through Jesus Christ. (Acts 3:19-21; Rom. 10:9-10; 1 Cor. 6:9-11)
6. We believe that every person must be afforded compassion, love, kindness, respect, and dignity (Mark 12:28-31; Luke 6:31). Hateful and harassing behavior or attitudes directed toward any individual are to be repudiated and are not in accord with Scripture nor the doctrines of WEC.



## CONDITIONS OF EMPLOYMENT *(cont.)*

All employees are expected to reflect a Christian testimony and role models in and out of school. Wesleyan's policies against discrimination or other harassment apply to internet communications. Therefore, any internet communications that adversely affect on the employees' or the school's Christian testimony, that contain confidential student or parent information, that contain confidential school information, that disparage the school or other employees or officers, or that violate the school's anti-discrimination / anti-harassment policies may result in requests to remove the communications and in employee discipline, including termination. The school shall hold employees personally responsible for all material they post or blog on a website or for content posted by third parties to employees' social networking blogs.

### **DIVERSITY STATEMENT**

With Galatians 3:28 as our premise – "There is neither Jew nor Greek, slave nor free, male nor female, for you are all one in Christ Jesus," Wesleyan seeks to achieve a makeup of staff and students from a broad ethnic, racial and socio-economic background that is reflective of the global community in which we live, minister, and work. Within our specifically designed framework, we welcome and acknowledge the many God-given talents of diverse learners while maintaining our commitment to high academic standards. Our intent is to not meet any "quotas," but to create an atmosphere where each child can understand, respect, and celebrate the differences that God has created and ordained in His sovereign creation of mankind.

Within a biblical framework that focuses on the unity of believers in Jesus Christ, we want to expose our children to a multi-cultural environment where the truth of God's word is proclaimed and lived out daily. We intentionally want every student, parent and staff member to feel welcomed and appreciated for the way the Lord originally created their unique heritage.

### **NON-DISCRIMINATORY POLICY**

Wesleyan Education Center does not discriminate against any applicant or staff member relative to race, color, sex, age, disability, national, or ethnic origin.

Wesleyan Education Center has been classified as a 501 (c-3) non-profit church related organization and has chosen not to participate in the Federal Unemployment Tax Act.

Therefore, upon termination of employment, regardless of the reason, unemployment benefits are not available.

I agree to faithfully attend and financially support a local church whose fundamental beliefs are in agreement with the Doctrinal Statement of Wesleyan Christian Academy (Hebrews 10:25).

I agree to support all standards and beliefs set forth in the school's Mission, Vision, Statements of Faith, Philosophical Statements, and Conditions of Employment. I will abide by the Employee Job Description, the policies set forth in the Employee Handbook, and the Student Handbook. I also agree to abide by any additions, changes, or deletions made to school policies at the sole discretion of the School Board.

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Signature of Applicant

Date

THESE DOCUMENTS MUST BE FILLED OUT AND RETURNED WITH THE APPLICATION AND RESUMÉ FOR THE APPLICATION TO BE CONSIDERED "COMPLETE"

## DISCLOSURE TO EMPLOYMENT APPLICANT REGARDING PROCUREMENT OF A CONSUMER REPORT

In connection with your application for employment, we MAY procure a consumer report on you as part of the process of considering your candidacy as an employee. In the event that information from the report is utilized in whole or in part in making an adverse decision with regard to your potential employment, before making the adverse decision, we will provide you with a copy of the consumer report and a description in writing of your rights under the law.

Please be advised that we may also obtain an investigative report including information as to your character, general reputation, personal characteristics, and mode of living. This information may be obtained by contacting your previous employers or references supplied by you.

Please be advised that you have the right to request, in writing, within a reasonable time, that we make a complete and accurate disclosure of the nature and scope of the information requested. Such disclosure will be made to you within 5 days of the date on which we receive the request from you or within 5 days of the time the report was first requested.

The Fair Credit Reporting Act gives you specific rights in dealing with consumer reporting agencies. You will find these rights summarized on the reverse side of this document.

By your signature below, you hereby authorize us to obtain a consumer report about you in order to consider you for employment.

This report will be processed by:

ADPScreening and Selection Services  
301 Remington St.  
Fort Collins, CO 80524  
(800) 367-5933

Name \_\_\_\_\_ SSN# \_\_\_\_\_  
(First) (Middle) (Last) (Background Check and Payroll Only)

Present Address \_\_\_\_\_  
(Street) (City) (State) (Zip)

\_\_\_\_\_  
Signature of Applicant Date

THESE DOCUMENTS MUST BE FILLED OUT AND RETURNED WITH THE APPLICATION AND RESUMÉ FOR THE APPLICATION TO BE CONSIDERED "COMPLETE"

# RELEASE AUTHORIZATION

PLEASE COMPLETE THE FOLLOWING:

1. In connection with my application for employment, I understand that a consumer report or an investigative consumer report MAY be requested that will include information as to my character, workhabits, performance, and experience, along with reasons for termination of past employment. I understand that as directed by company policy and consistent with the job described, you may be requesting information from public and private sources about my: workers' compensation injuries, driving record, court record, education, credentials, credit and references.
2. Medical workers' compensation information will only be requested in compliance with the Federal Americans with Disabilities Act (ADA) and/or any other applicable state laws. According to the Fair Credit Reporting Act, I am entitled to know if employment is denied because of information obtained by my prospective employer from a consumer reporting agency. If so, I will be notified and given the name and address of the agency or the source which provided the information.
3. I acknowledge that a telephonic facsimile (FAX) or photographic copy shall be as valid as the original. This release is valid for most federal, state and county agencies, including the Minnesota Department of Labor.
4. Minnesota, Oklahoma and California applicants only: If you want a copy of the report(s) ordered, check here \_\_\_\_ . The report(s) will be sent by the reporting agency to you at the address below. The reports will be processed by: ADP Screening and Selection Services, 301 Remington Street, Fort Collins, Colorado 80524, 800.367.5933.
5. I hereby authorize, without reservation, any law enforcement agency, institution, information service bureau, school, employer, reference or insurance company contacted by Wesleyan Education Center or its agent, to furnish the information described in Section 1 above.

The following information is required by law enforcement agencies and other entities for positive identification purposes when checking public records. It is confidential and will not be used for any other purposes. I hereby release the employer and agents and all persons, agencies, and entities providing information or reports about me from any and all liability arising out of the requests for or release of any of the above mentioned information or reports.

Name \_\_\_\_\_ SSN# \_\_\_\_\_  
(First) (Middle) (Last) (Background Check and Payroll Only)

Print any other names you have used \_\_\_\_\_

Present Address \_\_\_\_\_  
(Street) (City) (State) (Zip)

Driver's License # \_\_\_\_\_ State Issuing License \_\_\_\_\_ Date of Birth \_\_\_\_\_

Name as it appears on license \_\_\_\_\_

\_\_\_\_\_  
Signature of Applicant Date

# 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.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Comm., 600 Pennsylvania Ave. NW, Washington DC 20580.

**--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 SS 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, by Sept. 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) 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.ftc.gov/credit](http://www.ftc.gov/credit) 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 to access.

**--You must give 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 info, go to: [www.ftc.gov/credit](http://www.ftc.gov/credit).

**--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 1.888.567.8688.

**--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.ftc.gov/credit](http://www.ftc.gov/credit).

**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. Federal enforcers are:**

Consumer reporting agencies, creditors and others not listed below: FTC: **Consumer Response Center** – FCRA, Wash. DC, 20580, 1.877.382.4357

National banks, federal branches/agencies of foreign banks (National initial N.A. appears in or after name): **Off. Of Comptroller of the Currency**, Compliance Management, Mall Stop 6-6, Wash. DC, 20219, 1.800.613.6743

Fed. Res. System member banks (except national and fed. Branches /agencies foreign banks): **Fed. Reserve Bd. Div. of Consumer and Community Affairs**, Washington DC, 20551, 202.452.3693

Savings assoc. and federally chartered savings banks (word “Federal” or initials “F.S.B.” in federal institution’s name): **Office of Thrift Supervision**, Consumer Complaints, Washington, DC, 20552, 202.842.6929

Federal credit unions (words “Federal Credit Union” appears in institution’s name): **National Credit Union Admin.**, 1775 Duke St., Alexandria, VA, 22314, 703.519.4600

State-chartered banks that are not members of the Fed. Reserve System: **Fed. Deposit Insurance Corp.**, Consumer Response Center, 2345 Grand Ave., Ste. 100, Kansas City, MO, 64108-2638, 1.877.275.3342

Air, surface, or rail common carriers regulated by former Civil Aeronautics Bd. or Interstate Commerce Commission: **Dept. of Transportation**, Off. Of Financial Management, Washington DC, 20590, 202.366.1306

Activities subject to the Packers and Stockyards Act of 1921: **Dept. of Agriculture**, Off. Of Deputy Administrator-GIPSA, Washington DC, 20250, 202.720.7051

Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, room 130-A, 600 Pennsylvania Ave. NW, Washington DC, 20580.

Revised 07-09