

## DISCLOSURE AND AUTHORIZATION FORM

*Please Read Carefully Before Signing the Authorization*

### DISCLOSURE

In considering you for a position on the Board of Directors or the Supervisory Committee, Rivermark Community Credit Union may request and rely upon one or more investigative consumer report(s) about you that we obtain.

For explanation purposes:

- an “investigative consumer report” is, in this case, a report in which information on your ability to be bonded by a fidelity bonding, surety or insurance company is obtained through analysis of historic claims and underwriting data or from others who may have knowledge concerning any such items of information. In the event an investigative consumer report is requested about you, you are entitled to additional disclosures regarding the nature and scope of the investigation requested, as well as a written summary of your rights under the Fair Credit Reporting Act (“FCRA”).

Under the FCRA, before Rivermark Community Credit Union Credit Union can obtain a consumer report, investigative consumer report or non employer-related insurance or fidelity bond claims information about you for the purpose of serving on the Board of Directors, we must have your written authorization. Before we take adverse action on the basis, in whole or in part, of information in the 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

I, \_\_\_\_\_, have read and understand the foregoing Disclosure, and hereby authorize Rivermark Community Credit Union Credit Union to obtain and rely upon consumer reports, investigative consumer reports, public government records and information regarding my involvement in any prior employer or non employer-related insurance or fidelity bond claims in considering me for a position on the Board.

By my signature below, I authorize Rivermark Community Credit Union Credit Union to obtain at their own cost and expense any such reports and information from third-party entities such as consumer reporting and insurance agencies and to share the reports and information received with any person involved in the decision about my serving on the Board.

I also agree that this Disclosure and Authorization in its original, faxed, photocopied, or electronic (including electronically signed) form shall be valid for any consumer reports, investigative consumer reports, public record search, and employer or non employer-related insurance or fidelity bond claim reports that may be requested about me by or on behalf of Rivermark Community Credit Union.

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Applicant/Signature Date