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## **FAIR CREDIT REPORTING ACT DISCLOSURE & AUTHORIZATION**

### Disclosure

As an applicant for employment or a current employee of Texas Associations of Professionals Federal Credit Union, you are a consumer with rights under the Fair Credit Reporting Act. When any of the following circumstances exist, Texas Associations of Professionals Federal Credit Union may choose to obtain and use information contained in a consumer report from a consumer reporting agency about you: (1) when considering your application for employment, (2) when making a decision whether to offer you employment, (3) when deciding whether to continue your employment (if you are hired), or (4) when making other employment-related decisions directly affecting you.

For explanation purposes, a “consumer reporting agency: is a person or business which, for monetary fees, dues, or on cooperative nonprofit basis, regularly assembles or evaluates consumer credit information or other information on consumers for the purpose of furnishing consumer credit information or other information on consumers for the purpose of furnishing consumer reports to other, such as Texas Associations of Professionals Federal Credit Union.

A “consumer report” means any written, oral or other communication of any information by a consumer reporting agency bearing on your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing your eligibility for employment purposes.

### Authorization

By signing below, I, \_\_\_\_\_, hereby voluntarily authorize Texas Associations of Professionals Federal Credit Union to obtain a consumer report about me from a consumer reporting agency and to consider this information when making decisions regarding my employment at Texas Associations of Professionals Federal Credit Union.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date