

APPLICATION FOR EMPLOYMENT



AN EQUAL OPPORTUNITY EMPLOYER

Educators Credit Union (the "Credit Union") does not discriminate in hiring or employment on the basis of race, color, age, sex, religion, creed, national origin, ancestry, veteran status or disability. No question on this application is intended to secure information to be used for such discrimination. The Company will reasonably accommodate all applicants and employees with disabilities if the Company is informed of such disability.

PERSONAL INFORMATION - PLEASE PRINT

DATE: \_\_\_\_\_

NAME: \_\_\_\_\_  
Last First Middle

ADDRESS: \_\_\_\_\_  
Street City State Zip

PHONE: \_\_\_\_\_ E-MAIL: \_\_\_\_\_

Are you 18 years of age or older?  YES  NO Referred by: \_\_\_\_\_

Are you employed now?  YES  NO May we contact your present employer?  YES  NO

Do any relatives work for this credit union?  YES  NO Relative name: \_\_\_\_\_

Have you filed an application here before?  YES  NO If yes, date: \_\_\_\_\_

What position are you applying for? \_\_\_\_\_ Part Time / Full Time

Salary desired: \_\_\_\_\_ What date would you be available to work? \_\_\_\_\_

List any special considerations which would affect the hours you can work: \_\_\_\_\_

Have you been convicted of a felony or a crime involving violence or the theft of property within the last 5 years?

YES  NO If yes, please explain: \_\_\_\_\_

(Such a conviction is not an automatic bar to employment. Any information supplied regarding the circumstances, rehabilitation and age at the time will be considered. You may attach additional information that you want considered.)

**CURRENT AND FORMER EMPLOYERS** (List your last three employers starting with the most current first)

1. \_\_\_\_\_  
 Previous employer Address Telephone

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Position Held Supervisor's Name Dates Employed From: To:

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Reason for Leaving Ending Salary

2. \_\_\_\_\_  
 Previous employer Address Telephone

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Position Held Supervisor's Name Dates Employed From: To:

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Reason for Leaving Ending Salary

3. \_\_\_\_\_  
 Previous employer Address Telephone

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Position Held Supervisor's Name Dates Employed From: To:

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Reason for Leaving Ending Salary

**REFERENCES:** give the names of three references not related to you

| Name     | Address | Telephone | Years Acquainted |
|----------|---------|-----------|------------------|
| 1. _____ |         |           |                  |
| 2. _____ |         |           |                  |
| 3. _____ |         |           |                  |

**SPECIAL SKILLS AND QUALIFICATIONS:** (Summarize special skills/qualifications acquired from experience)

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**MILITARY SERVICE**

Have you served in the US Armed Forces?  YES  NO What branch: \_\_\_\_\_  
 Highest Rank/Rating: \_\_\_\_\_ Duties and special training: \_\_\_\_\_

**EDUCATION**

|                          | Name and Location | Number of Years attended | Did you graduate? |
|--------------------------|-------------------|--------------------------|-------------------|
| High School              |                   |                          |                   |
| College                  |                   |                          |                   |
| Trade or Business School |                   |                          |                   |
| Honors received          |                   |                          |                   |

**ADDITIONAL INFORMATION**

Use the space below if you wish to volunteer additional information you feel may be helpful to us in considering your application.

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NOTE: Please carefully read the statements below. After you have read the statements, please sign and date in the space provided below.

**“I certify that the facts contained in this application and in any resume or other material provided to the Credit Union and in any oral statements by me are true and complete to the best of my knowledge. I understand that, if employed, omissions incomplete statements, or false statements on this application or other materials supplied to the Credit Union or in oral statements by me in the hiring process shall be grounds for dismissal.**

**I authorize investigation of all statements contained herein and authorize the employers and references listed above to give you any and all information concerning my previous employment and any pertinent information they may have, personal or otherwise, and release all parties from all liability for any damage that may result from furnishing same to you.”**

**I UNDERSTAND AND AGREE THAT, IF HIRED:**

- 1. MY EMPLOYMENT IS FOR NO DEFINITE PERIOD BUT MAY BE TERMINATED BY THE CREDIT UNION AT ANY TIME WITHOUT ANY PRIOR NOTICE AND WITHOUT CAUSE.**
- 2. NO OFFICER OR EMPLOYEE OF THE CREDIT UNION CAN GUARANTEE ME EMPLOYMENT FOR ANY PERIOD OF TIME OR ANY SPECIFIC SALARY BENEFITS EXCEPT BY A WRITTEN EMPLOYMENT AGREEMENT BETWEEN ME AND THE CREDIT UNION SIGNED BY THE PRESIDENT OF THE CREDIT UNION.**
- 3. I WILL COMPLY WITH ALL RULES AND REGULATIONS OF THE CREDIT UNION INCLUDING THE DRUG AND ALCOHOL POLICY. I UNDERSTAND THE CREDIT UNION’S RULES, REGULATIONS AND POLICIES ARE NOT A CONTRACT AND MAY BE CHANGED OR WAIVED BY THE CREDIT UNION AT ANY TIME.**

SIGNED: \_\_\_\_\_

DATE: \_\_\_\_\_

**DISCLOSURE OF REQUEST FOR CONSUMER (CREDIT) REPORT AND MY AUTHORIZATION ALLOWING EDUCATORS CREDIT UNION TO OBTAIN A CONSUMER (CREDIT) REPORT ABOUT ME.**

- 1. I understand that Educators Credit Union desires to obtain a copy of a Consumer (Credit) Report about me.**
- 2. I understand that Educators Credit Union desires to obtain this Consumer (Credit) Report in connection with my application for employment with Educators Credit Union, or my employment with Educators Credit Union.**
- 3. I authorize Educators Credit Union to obtain a Consumer (Credit) Report about me.**
- 4. I agree that any consumer reporting agency may provide such a report about me to Educators Credit Union.**
- 5. "A Summary of Your Rights under the Fair Credit Reporting Act" is attached hereto and has been provided to me.**

\_\_\_\_\_

Date

\_\_\_\_\_

Applicant or Employee Signature

\_\_\_\_\_

Printed Name

COMMENTS BY INTERVIEWER: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Hired \_\_\_\_\_ Position \_\_\_\_\_ Salary \_\_\_\_\_ Start Date \_\_\_\_\_

**DISCLOSURE STATEMENT**

By this document, Educators Credit Union discloses to you that a consumer report and/or investigative consumer report may be obtained for employment purposes (including contract for services) as part of the pre-employment background investigation and at any time during your employment. An investigative consumer report may include information as to your character, general reputation, personal characteristics and mode of living. The Fair Credit Reporting Act provides you with the right to request, in writing within a reasonable amount of time, a disclosure of the nature and scope of the investigation requested. You may also request a written summary of your rights under the Fair Credit Reporting Act as prepared by the Federal Trade Commission.

**AUTHORIZATION & RELEASE**

I understand that in consideration of my application for employment and/or continued employment (including contract for services) with Educators Credit Union, an investigation may be conducted of my past employment and activities. I authorize past employers, personal references, any other persons with whom I am acquainted, and credit and consumer reporting agencies to provide all information and to answer all questions asked concerning my previous employment record, ability, character, educational background, military service and credit history. I release all parties, including past employers, credit bureaus, consumer reporting agencies, and government agencies from any liabilities or damages for having furnished such information.

I hereby waive my privilege of confidentiality and authorize Educators Credit Union and/or its designated representative and agent, Parsons, Parsons & L.L.P., to conduct such an investigation, and release the companies named above, including their officers, employees, agents and representatives from all liability or responsibility for this investigation, which may include, but is not limited to the gathering of information regarding professional and educational references, credit or consumer investigations, bankruptcies, judgments, tax liens, driving histories, civil suits, professional license and any criminal history information which may be in the files of any federal, state or local agency. I understand that the information requested below regarding date of birth, race and sex is for the sole purpose of gathering the above information accurately, and will not be used to discriminate against me in violation of any law. This release and authorization shall be valid and effective in original, facsimile (fax), or copy form. I further authorize ongoing procurement of the above information and reports at any time during my employment (or contracts).

APPLICANT SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

***Applicant - please complete information below:***

FULL NAME: (First, Middle, Last) please print \_\_\_\_\_ SSN \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

OTHER NAMES USED (Maiden, Nickname, Former Married Names) \_\_\_\_\_

DRIVERS LICENSE # / STATE \_\_\_\_\_ DATE OF BIRTH \_\_\_\_\_

**HOME ADDRESS FOR PAST 7 YEARS**

| Street/City/Zip Code | County | From MO/YR to MO/YR |
|----------------------|--------|---------------------|
| 1. _____             | _____  | _____               |
| 2. _____             | _____  | _____               |
| 3. _____             | _____  | _____               |
| 4. _____             | _____  | _____               |

Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

## 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 FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **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 Social Security 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, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) 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.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) 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 for access.
- **You must give your 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 information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

- **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 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

#### **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE**

**You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **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.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**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. For information about your federal rights, contact:**

| <b>TYPE OF BUSINESS:</b>  | <b>CONTACT:</b>  |
|---|--|
| <p>1. a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>   | <p>a. Consumer Financial Protection Bureau<br/>1700 G Street, N.W.<br/>Washington, DC 20552</p> <p>b. Federal Trade Commission<br/>Consumer Response Center<br/>600 Pennsylvania Avenue, N.W.<br/>Washington, DC 20580<br/>(877) 382-4357</p>  |
| <p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p> | <p>a. Office of the Comptroller of the Currency<br/>Customer Assistance Group<br/>1301 McKinney Street, Suite 3450<br/>Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center<br/>P.O. Box 1200<br/>Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center<br/>1100 Walnut Street, Box #11<br/>Kansas City, MO 64106</p> <p>d. National Credit Union Administration<br/>Office of Consumer Financial Protection (OCFP)<br/>Division of Consumer Compliance Policy and Outreach<br/>1775 Duke Street<br/>Alexandria, VA 22314</p> |
| <p>3. Air carriers</p>  | <p>Asst. General Counsel for Aviation Enforcement &amp; Proceedings<br/>Aviation Consumer Protection Division<br/>Department of Transportation<br/>1200 New Jersey Avenue, S.E.<br/>Washington, DC 20590</p>   |
| <p>4. Creditors Subject to the Surface Transportation Board</p>   | <p>Office of Proceedings, Surface Transportation Board<br/>Department of Transportation<br/>395 E Street, S.W.<br/>Washington, DC 20423</p>  |
| <p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>   | <p>Nearest Packers and Stockyards Administration area supervisor</p>   |
| <p>6. Small Business Investment Companies</p>   | <p>Associate Deputy Administrator for Capital Access<br/>United States Small Business Administration<br/>409 Third Street, S.W., Suite 8200<br/>Washington, DC 20416</p>   |
| <p>7. Brokers and Dealers</p>   | <p>Securities and Exchange Commission<br/>100 F Street, N.E.<br/>Washington, DC 20549</p>  |
| <p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>   | <p>Farm Credit Administration<br/>1501 Farm Credit Drive<br/>McLean, VA 22102-5090</p>   |
| <p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>  | <p>Federal Trade Commission<br/>Consumer Response Center<br/>600 Pennsylvania Avenue, N.W.<br/>Washington, DC 20580<br/>(877) 382-4357</p>   |

Please do not call to check the status of your application.

If we need additional information, we will contact you.

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**Interview attire is business casual**

**Educators Credit Union Dress Code:**

As a representative of ECU, your commitment to excellence should be reflected in your appearance. The dress and grooming of ECU employees shall be clean, neat, in a manner appropriate for their assignments, and in accordance with any additional standards established by their supervisor and approved by the President/CEO. Dress and grooming shall present a model of professionalism.

Hair for ECU employees must be neat and clean in appearance and should not attract unfavorable attention that is disruptive to the business environment of ECU. Mustaches must be well groomed. No other facial hair is allowed.

No visible tattoos, face or body piercings will be allowed.