



**AUTHORIZATION TO OBTAIN A CONSUMER REPORT  
(RESTRICTED REQUEST) \***

By signing below, I \_\_\_\_\_, acknowledge that I have read the attached document, entitled "Fair Credit Reporting Act Disclosure". I hereby voluntarily authorize Masterchek Inc. to obtain a "consumer report" about me from a "consumer reporting agency", which may include information about my credit worthiness, credit standing and credit capacity. I understand that I have rights under the Fair Credit Reporting Act, including the rights discussed in the attached "Fair Credit Reporting Act Disclosure".

I agree that a photocopy or telephonic facsimile of this authorization shall be valid as the original.

_____	_____	_____	
<b>Printed Name of Applicant</b>	<b>Date of Birth</b>	<b>Social Security Number</b>	
_____	_____	_____	_____
<b>Home Address</b>	<b>City</b>	<b>State</b>	<b>Zip</b>

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

\_\_\_\_\_  
Date

***By signing above, you acknowledge that you received a copy of the "Summary of Your Rights Under the Fair Credit Reporting Act" on following page.***

Fax Form Back to 1-877-230-4911

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## **Summary of Your Rights Under the Fair Credit Reporting Act**

Masterchek Inc. may wish to obtain a "consumer report" from a "consumer reporting agency" when considering your application for employment.

A "consumer report" is any written, oral, or other communication of any information by a "consumer reporting agency" bearing on the employment history, relevant criminal record or general qualification for employment relative to the position for which the applicant is being considered. On limited finance related positions, a consumer's credit worthiness or credit standing report will be collected. This information is collected for the purpose of serving as a factor in establishing the individual's eligibility for employment purposes.

The terms "consumer", "consumer reporting agency", and "consumer report" are defined in the Fair Credit Reporting Act (FCRA), which applies to you. Under the FCRA, you are a "consumer".

A "consumer reporting agency" is a person or business unit that, for monetary fees, dues, or on a cooperative nonprofit basis, regularly assembles or evaluates consumer credit information or other information on consumers to furnish "consumer reports" to others, such as Masterchek Inc.

If Masterchek Inc. obtains a "consumer report" about you, and if it considers any information in the report when making an employment-related decision that directly and adversely affects you, you will be provided with a copy of the "consumer report" and a summary of your rights under the FCRA "Release and Authorization" page. You also may contact the Federal Trade Commission about your rights under FCRA.

Before Masterchek Inc. can obtain a "consumer report" about you; you must give your consent in writing. After you have read this page completely, please turn to the next page, which allows you to give your consent.

NOTE: For the text of the Fair Credit Reporting Act, please reference:  
<http://www.ftc.gov/os/statutes/fcra.htm>.