



City Clerk  
10770 W. Oakland Park Blvd. · Sunrise, FL 33351 · P: 954.746.3333

### APPLICATION FOR APPOINTMENT To City of Sunrise Affordable Housing Advisory Board

In accordance with Sunrise City Code Section 2-76(f), all applicants for or voting members of city boards shall be subject to a comprehensive background check. **THE BACKGROUND CHECK WILL NOT INCLUDE A CREDIT REPORT.**

Name \_\_\_\_\_

Home Address \_\_\_\_\_ ZIP Code \_\_\_\_\_

Home Phone \_\_\_\_\_

Cell Phone \_\_\_\_\_

Email Address \_\_\_\_\_

Current or Last Employer \_\_\_\_\_

Employer's Address \_\_\_\_\_ ZIP Code \_\_\_\_\_

Employer's Phone \_\_\_\_\_ Years Employed \_\_\_\_\_

Duties \_\_\_\_\_

This application seeks to fill the following membership requirement of the Sunrise Affordable Housing Advisory Board:

- citizen who is actively engaged in the residential home building industry in connection with affordable housing.
- citizen who is actively engaged as a not-for-profit provider of affordable housing.
- citizen who is actively engaged in the banking or mortgage banking industry in connection with affordable housing.
- citizen who actively serves on the local planning agency pursuant to s. 163.3174
- citizen of those areas of labor engaged in home building in connection with affordable housing.
- citizen who resides within the City.
- citizen who is designated as an advocate for low income persons in connection with affordable housing.
- citizen who represents employers in City of Sunrise.
- citizen who is actively engaged as a for-profit provider of affordable housing.
- citizen who represents essential services personnel as defined in the local housing assistance plan.
- citizen who is actively engaged as a real estate professional in connection with affordable housing.

1. Briefly describe why you would like to serve on this advisory board:

2. Describe the qualifications, skills and abilities you possess that would directly benefit this board:

3. List your education background and area of study:

4. Describe your involvement in the Sunrise community:

Sunrise Organization \_\_\_\_\_ Number of Years \_\_\_\_\_

Office(s) Held / Responsibilities \_\_\_\_\_

Sunrise Organization \_\_\_\_\_ Number of Years \_\_\_\_\_

Office(s) Held / Responsibilities \_\_\_\_\_

5. Appointment to this board will require your attendance at regularly scheduled meetings that may occur in the evening. How many hours per month are you willing to commit as a volunteer? \_\_\_\_\_

6. If you are not appointed to this board at this time...

Would you like to be considered for appointment to another advisory board? Yes \_\_\_\_\_ No \_\_\_\_\_

Would you like to be considered for future appointment to this board? Yes \_\_\_\_\_ No \_\_\_\_\_

7. Are you a resident of the City of Sunrise? Yes \_\_\_\_\_ No \_\_\_\_\_

8. Are you a resident of Broward County? Yes \_\_\_\_\_ No \_\_\_\_\_

9. Are you a U.S. citizen? Yes \_\_\_\_\_ No \_\_\_\_\_

**Please deliver or mail this completed application, addendum, and any attachments to: Office of the City Clerk, City of Sunrise, 10770 West Oakland Park Boulevard, Sunrise, Florida, 33351.**

ACKNOWLEDGMENT: I acknowledge that in accordance with Sunrise City Code Section 2-76(f), all applicants for or voting members of city boards shall be subject to a comprehensive background check to ensure they have 1) Not violated any standard of conduct or code of ethics established by law for public officials; 2) Not violated any standard of conduct or code of ethics established by law for any profession regulated by the State of Florida or any other state; 3) No criminal charges pending; 4) Not had a misdemeanor conviction in the ten-year period prior to the date of the proposed appointment; and 5) Not ever been convicted of a felony or a crime of moral turpitude. I shall sign all paperwork necessary to enable the city to perform said background check. I understand that if I am charged with a crime while I am a sitting member of a city board, agency, authority, committee or commission, that I am automatically removed from my position (Section 2-76, City Code). By executing this application, I hereby waive any rights I may have under Florida Statutes section 112.501, entitled "Municipal board members; suspension; removal." I acknowledge receipt of the separate documents entitled DISCLOSURE REGARDING BACKGROUND INVESTIGATION and A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT and that I have read and understand both of those documents. I understand that in accordance with the Florida Public Records Law, information on my application may be made public unless an exemption exists. I understand that all appointments are for voluntary, uncompensated service. If appointed, I agree to faithfully and fully perform the duties of my office, make every endeavor to serve my full term, and comply with all laws and ordinances of the City, County, and State of Florida, particularly those pertaining to the conduct of public officials and the financial disclosure requirements. I have received a copy of the City of Sunrise Code of Ethics (Chapter 10, Article II, City Code). Consistent with Florida Statutes pertaining to public records, please note that your social security number will not be released. **Social Security Number Collection Disclosure Statement:** Please be advised that pursuant to Section 119.071(5)(a)2.a., Florida Statutes, the City of Sunrise ("City") discloses that the City requests your social security number for the purpose of payroll eligibility verification, processing employment benefits, income reporting, tax reporting, background checks on employee applicants, advisory board applicants, or other City program volunteers. Social security numbers are also used as a unique numeric identifier and may be used for search purposes.

SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_

**DISCLOSURE REGARDING BACKGROUND INVESTIGATION**

City of Sunrise ("the Company") may obtain information about you from a third party consumer reporting agency for employment purposes. Thus, you may be the subject of a "consumer report" and/or an "investigative consumer report" which may include information about your character, general reputation, personal characteristics, and/or mode of living, and which can involve personal interviews with sources such as your neighbors, friends, or associates. These reports may contain information regarding your credit history, criminal history, social security verification, motor vehicle records ("driving records"), verification of your education or employment history, or other background checks. Credit history will only be requested where such information is substantially related to the duties and responsibilities of the position for which you are applying.

You have the right, upon written request made within a reasonable time, to request whether a consumer report has been run about you, to request disclosure of the nature and scope of any investigative consumer report and to request a copy of your report. Please be advised that the nature and scope of the most common form of investigative consumer report obtained with regard to applicants for employment is an investigation into your education and/or employment history conducted by First Choice Background Screening Compliance Department, 6365 Taft Street, Suite #2000, Hollywood, FL 33024, Toll-free number: 888.222.6988 x7808, Toll-free fax: 888.949.2010, www.firstchoicebackground.com. The scope of this notice and authorization is all-encompassing, however, allowing the Company to obtain from any outside organization all manner of consumer reports throughout the course of your employment to the extent permitted by law.

**ACKNOWLEDGMENT AND AUTHORIZATION FOR BACKGROUND CHECK**

I acknowledge receipt of the separate document entitled DISCLOSURE REGARDING BACKGROUND INVESTIGATION and A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT and certify that I have read and understand both of those documents. I hereby authorize the obtaining of "consumer reports" and/or "investigative consumer reports" by the Company at any time after receipt of this authorization and throughout my employment, if applicable. To this end, I hereby authorize, without reservation, any law enforcement agency, administrator, state or federal agency, institution, school or university (public or private), information service bureau, employer, or insurance company to furnish any and all background information requested by First Choice Background Screening, 6365 Taft Street, Suite #2000, Hollywood, FL 33024, Toll-free number: 888.222.6988 x7808, Toll-free fax: 888.949.2010, www.firstchoicebackground.com and/or itself. I agree that a facsimile ("fax"), electronic or photographic copy of this Authorization shall be as valid as the original.

**BACKGROUND INFORMATION**

Last Name \_\_\_\_\_ Suffix: \_\_\_\_\_ First \_\_\_\_\_ Middle \_\_\_\_\_  
Other Names/Alias \_\_\_\_\_  
Date of Birth\* \_\_\_\_\_ SSN\* \_\_\_\_\_  
Present Address \_\_\_\_\_ Phone Number \_\_\_\_\_  
City/State/Zip \_\_\_\_\_  
Email Address \_\_\_\_\_

\*This information will be used for background screening purposes only and will not be used as hiring criteria.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

STATE OF FLORIDA  
COUNTY OF BROWARD

Sworn to (or affirmed) and subscribed before me this \_\_\_\_\_ day of \_\_\_\_\_ (month), \_\_\_\_\_ (year),  
by \_\_\_\_\_ (print name of person making statement).

\_\_\_\_\_  
Signature of Notary Public

\_\_\_\_\_  
Print, Type or Stamp the Name of Commissioned Notary Public

Personally Known \_\_\_\_\_ OR Identification Produced \_\_\_\_\_

Type of Identification Produced: \_\_\_\_\_

**Social Security Number Collection Disclosure Statement:** Please be advised that pursuant to Section 119.071(5)(a)2.a., Florida Statutes, the City of Sunrise ("City") discloses that the City requests your social security number for the purpose of payroll eligibility verification, processing employment benefits, income reporting, tax reporting, background checks on employee applicants, advisory board applicants, or other City program volunteers. Social security numbers are also used as a unique numeric identifier and may be used for search purposes.

## CODE OF ETHICS\*

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\* **Charter References:** Standards of ethics, § 7.01.

**Cross References:** City commission, § 2-16 et seq.; officers and employees, § 2-251 et seq.

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**Sec. 10-16. Applicability.**

This article shall be designated as the city code of ethics. The code of ethics shall apply to all city personnel as specified and as defined in this article and shall constitute a minimum standard of ethical conduct and behavior for all city officials, autonomous personnel, consultants, quasi-judicial personnel, advisory personnel, departmental personnel and employees of the city.

(Code 1972, § 2-90(a))

**Sec. 10-17. Definitions.**

The following words, terms and phrases, when used in this article, shall have the meanings ascribed to them in this section, except where the context clearly indicates a different meaning:

- (1) *Advisory personnel* means the members of those city advisory boards, committees, commissions and agencies whose sole or primary responsibility is to give advice to the city commission and staff.
- (2) *Autonomous personnel* means the members of boards, committees, commissions and agencies as are entrusted with the day-to-day policy setting, operation and management of certain defined city functions or areas of responsibility, even though the ultimate responsibility for such functions or area rests with the city commission.
- (3) *Commissioner* means a member of the city commission, including the mayor, as duly constituted from time to time.
- (4) *Compensation* means any money, gift, favor, thing of value or financial benefit conferred in return for services rendered or to be rendered.
- (5) *Consultants* means all persons, firms, corporations, partnerships or other business entities who render professional or consulting services to the city, who are not employed by the city and are not persons included in the terms defined in other paragraphs of this section. Such services shall include, but not be limited to, legal, accounting, engineering, landscaping, architectural and land surveying services. Any reference in this section to a person who is a consultant shall also include any firm, corporation, partnership or other business entity which is a consultant.
- (6) *Controlling financial interest* means ownership, directly or indirectly, of ten (10) percent or more of the outstanding capital stock in any corporation or a direct or indirect interest of ten (10) percent or more in a firm, corporation, partnership or other business entity.
- (7) *Departmental personnel* means the heads of the various city departments and the city attorney

and all assistant city attorneys (if such city attorney or assistant city attorneys are employed on a full-time basis directly by the city).

(8) *Employees* means salaried personnel employed by the city, not included in the terms defined in subsections (1), (2), (3), (5), (7) and (10).

(9) *Immediate family* means the spouse, any parent and any children of the person involved who, at the time in question, reside with such person within a single household.

(10) *Quasi-judicial personnel* means the members of the boards and agencies of the city which perform quasi-judicial functions.

(11) *Transact any business* means the purchase or sale by the city of specific goods or services for consideration.

(Code 1972, § 2-90(b); Ord. No. 296-02-A, § 1, 11-12-02)

**Sec. 10-18. Prohibition on transacting business with the city.**

(a) No person included in the terms defined in section 10-17(1) through (3) or (7) through (10) shall enter into any contract or transact any business in which the person or a member of the person's immediate family has a financial interest, direct or indirect, with the city or any person or agency acting for the city, and any such contract, agreement or business engagement entered in violation of this section shall render the transaction voidable by the city. Willful violation of this section shall constitute malfeasance in office, and shall effect forfeiture of office or position. Nothing in this section shall prohibit or make illegal the payment of taxes, special assessments or fees and charges for services provided by the city; nor shall anything in this section prohibit or make illegal the purchase of bonds, anticipation notes or other securities that may be issued by the city through underwriters or directly from time to time. Nothing in this section shall prohibit the making or entering into of any contract or transaction which solely creates, defines or specifies the details of the relationship between any person and the city, which relationship is described in section 10-17(1) through (3) or (7) through (10).

(b) The requirements of this section may be waived for a particular transaction only by the affirmative vote of four-fifths of the city commission, after public hearing. Such waiver may be effected only after a finding by four-fifths of the city commission that:

- (1) An open-to-all sealed competitive bid has been submitted by any person defined in section 10-17(1), (2) or (10);
- (2) The bid has been submitted by a person on firm offering services within the scope of practice of architecture, professional engineering, landscaping architecture or registered land surveying as defined by the laws of the state, pursuant to the provisions of the Consultants' Competitive Negotiation Act, and when the bid has been submitted by a person defined in section 10-17(1), (2) or (10);
- (3) The property or services to be involved in the proposed transaction are unique and the city cannot avail itself of such property or services without entering into a transaction which would

violate this section, but for the waiver of its requirements;

- (4) The proposed transaction will be in the best interest of the city.

Such findings shall be spread on the minutes of the city commission. This section shall be applicable only to prospective transactions, and the city may in no case ratify a transaction entered in violation of this section.

(c) This section shall be taken to be cumulative and shall not be construed to amend or repeal any other law pertaining to the same subject matter.

(Code 1972, § 2-90(c); Ord. No. 296-02-A, § 1, 11-12-02)

**Sec. 10-19. Further prohibition on transacting business with the city.**

No person included in the terms defined in section 10-17(1) through (3) or (7) through (10) shall enter into any contract or transact any business through a firm, corporation, partnership or business entity in which he or any member of his immediate family has a controlling financial interest, direct or indirect, with the city or any person or agency acting for the city, and any such contract, agreement or business engagement entered in violation of this section shall render the transaction voidable by the city. The exceptions contained in section 10-18 also apply to this section.

(Code 1972, § 2-90(d))

**Sec. 10-20. Gifts.**

No person included in the terms defined in section 10-17(1), (2), (3), (5), (7), (8) or (10) shall, directly or indirectly (including, but not limited to, through any firm, corporation, partnership or business entity in which he or any member of his immediate family has a controlling interest) solicit, accept or receive any gift having a value of twenty-five dollars (\$25.00) or more, whether in the form of money, service, loan, travel, entertainment, hospitality, thing or promise, or in any other form, where the gift is intended to influence him in the performance of his official duties or was intended as a reward for any official action on his part. No person, firm, corporation, partnership or other business entity shall, directly or indirectly, offer to make any such gift to any person described in this section. The limitation contained in this section shall not apply to ceremonies or social gatherings at which meals are consumed and to which twenty-five (25) or more persons have been invited. Nothing contained in this section shall be deemed to prohibit political contributions specifically authorized by F.S. Chapter 99.

(Code 1972, § 2-90(e); Ord. No. 296-96-A, § 1, 9-10-96)

**Sec. 10-21. Compulsory disclosure by employees of firms doing business with the city.**

Should any person included in the terms defined in section 10-17(1) through (3), (7), (8) or (10) be employed by a corporation, firm, partnership or business entity in which he does not have a controlling financial interest, either himself or through a member of his immediate family, and should the corporation, firm, partnership or business entity have substantial business commitments to or from the city or any city agency, or be subject to direct regulation by the city or a city agency, then such person shall file a sworn statement disclosing such employment and interest with the clerk of the city. This section shall not apply to any person that is an employee of a consultant and is not otherwise a person described in section 10-17(1) through (3), (7), (8) or (10).

(Code 1972, § 2-90(f))

**Sec. 10-22. Exploitation of official position.**

No person included in the terms defined in section 10-17(1) through (3), (5), (7), (8) or (10) shall corruptly use or attempt to use the person's official position or relationship with the city to secure special privileges, exemptions or benefits for the person or others except as may be specifically permitted by other ordinances and resolutions previously ordained or adopted or hereafter to be ordained or adopted by the city commission.

(Code 1972, § 2-90(g); Ord. No. 296-02-A, § 1, 11-12-02)

**Sec. 10-23. Use of confidential information.**

No person included in the terms defined in section 10-17(1) through (3), (5), (7), (8) and (10) shall accept employment or engage in any business or professional activity which he might reasonably expect would require or induce him to disclose confidential information acquired by him by reason of his official position or by virtue of services rendered, except as authorized by the city, nor shall he ever disclose confidential information garnered or gained through his official position with the city, nor shall he ever use such information, directly or indirectly, for his personal gain or benefit.

(Code 1972, § 2-90(h))

**Sec. 10-24. Conflicting employment, outside employment.**

(a) No person included in the terms defined in section 10-17(1) through (3), (5), (7), (8) or (10) shall accept other employment which would impair his or her independence of judgment in the performance of his or her public duties. A person covered under this subsection may, if in doubt as to a conflict under this section, request approval as to the other employment from the city commission.

(b) No person included in the terms defined in section 10-17(7) or (8) shall receive any compensation for his or her services as an officer or employee of the city, from any source other than the city, except as may be permitted by this Code.

(c) No person included in the terms defined in section 10-17(1) through (3), (5) or (7) through (10) shall accept outside employment, either incidental, occasional or otherwise where city time, equipment or material is to be used or where such employment or any part thereof is to be performed on city time.

(d) Departmental personnel or employees may accept incidental or occasional outside employment so long as such employment is not contrary, detrimental or adverse to the interests of the city and the approval required in subsection (e) is obtained. This subsection shall not be construed to prevent any other person included in the terms defined in section 10-17(1) through (3), (5) and (10) from accepting outside employment.

(e) Any outside employment by departmental personnel or employees must first be approved in writing by the city manager who shall maintain a complete record of such employment.

(f) Departmental personnel or employees engaged in any outside employment for any person,



firm, corporation or business entity shall file an annual renewal request identifying the outside employer and the nature of the work being done pursuant to same. The request shall be filed with the personnel department no later than noon on January 31st of each year, including the January following the first year that such person held such employment. The city manager or the city commission may require monthly reports from any departmental personnel or any employee for good cause.

(Code 1972, § 2-90(i), (j); Ord. No. 296-03-A, § 1, 9-15-03)

**Sec. 10-25. Prohibited investments.**

No person included in the terms defined in section 10-17(1) through (3), (5), (7), (8) or (10) shall have personal investments in any enterprise, either by himself or through a member of his immediate family, which creates or will create a substantial conflict between his private interests and the public interests.

(Code 1972, § 2-90(k))

**Sec. 10-26. Certain appearances and payments prohibited.**

(a) No person included in the terms defined in section 10-17(3), (5), (7), (8), or (10) shall appear before the city commission or any city board and make a presentation on behalf of a third party with respect to any license, contract, certificate, ruling, decision, opinion, rate, schedule, franchise or other benefit sought by the third person. Nor shall such person appear in any court or before any administrative tribunal as counsel or legal advisor to a party who seeks legal relief from the city or a city agency, board or commission through the suit in question.

(b) The requirements of subsection (a) above may be waived for a particular transaction only after full disclosure by the consultant and by affirmative vote of four (4) commissioners, after a factual finding that the proposed transaction will be in the best interest of the city.

(c) The provisions of subsection (a) shall not apply to any architect, professional engineer, landscape architect or registered land surveyor when the services provided to the city are not subject to the competitive selection requirements of the Consultants' Competitive Negotiations Act.

(Code 1972, § 2-90(l); Ord. No. 296-A, § 1, 5-22-90; Ord. No. 296-B, § 1, 10-15-94; Ord. No. 296-02-A, § 1, 11-12-02)

**Sec. 10-27. Actions prohibited when financial interests involved.**

No person included in the terms defined in section 10-17(1) through (3), (5), (7), (8) or (10) shall participate in any official action directly or indirectly affecting a business in which he or any member of his immediate family has a financial interest. A financial interest shall include, but not be limited to, a "financial interest" as defined in section 769 of the Second Restatement of the Law of Torts (published by the American Law Institute Publishers) as an investment. This section shall not prohibit any person from taking official action to:

- (1) Promote tourism, development or redevelopment within the city or any portion thereof; or
- (2) Authorize the expenditure of public funds for promoting tourism or development or redevelopment, so long as no such authorized public funds are to be paid to such person or a

member of his immediate family or any business in which he or any member of his immediate family has a financial interest.

(Code 1972, § 2-90(m))

**Sec. 10-28. Acquiring financial interest.**

No person included in the terms defined in section 10-17(1) through (3), (5), (7), (8) or (10) shall acquire a financial interest in a project, business entity or property at a time when the person believes or has reason to believe that the financial interest will be directly affected by the person's official actions or by official actions of the city or the city agency of which the person is an officer, consultant or employee.

(Code 1972, § 2-90(n); Ord. No. 296-02-A, § 1, 11-12-02)

**Sec. 10-29. Reserved.**

**Editors Note:** Ord. No. 296-02-A, § 2, adopted Nov. 12, 2002, repealed § 10-29, which pertained to recommending professional services. See the Code Comparative Table.

**Sec. 10-30. Continuing application for two years after city service.**

No person included in the terms defined in section 10-17(3), (7) or (8) shall, for a period of two (2) years after his city service or employment has ceased, act as agent or attorney for anyone other than the city in connection with any judicial or other proceeding, application, request for ruling or other determination, contract, claim, controversy, charge, accusation, arrest or other particular matter in which the city or one of its agencies is a party or has a direct and substantial interest, and in which he participated personally and substantially through decision, approval, disapproval, recommendation, the rendering of advice, investigation, or otherwise, while so employed in city service.

(Code 1972, § 2-90(p))

**Sec. 10-31. City attorney to render opinions on request.**

Whenever any person included in the terms defined in section 10-17(1) through (3), (5), or (7) through (10) is in doubt as to the proper interpretation or application of the code of ethics as to himself, or whenever any person who renders services to the city is in doubt as to the applicability of such ordinances as to himself, he may submit to the city attorney a full written statement of the facts and questions he has. The city attorney shall then render an opinion to such person and shall publish these opinions without the use of the name of the person advised, unless such person requests the use of his name.

(Code 1972, § 2-90(q))

**Sec. 10-32. Amendment.**

Pursuant to the terms of Article VII of the Charter, which was approved by referendum, this code of ethics may be amended only by an extraordinary vote of the city commission.

(Code 1972, § 2-90(t))

**Charter References:** Standard of ethics, § 7.01.

***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 the 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 identify 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 1-888-567-8688.

- **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.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:**

**TYPE OF BUSINESS:**

1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.

b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:

2. To the extent not included in item 1 above:

a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks

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

c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations

d. Federal Credit Unions

3. Air carriers

4. Creditors Subject to Surface Transportation Board

5. Creditors Subject to Packers and Stockyards Act, 1921

6. Small Business Investment Companies

7. Brokers and Dealers

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

**CONTACT:**

a. Consumer Financial Protection Bureau  
1700 G Street NW  
Washington, DC 20552

b. Federal Trade Commission: Consumer Response Center – FCRA  
Washington, DC 20580  
(877) 382-4357

a. Office of the Comptroller of the Currency  
Customer Assistance Group  
1301 McKinney Street, Suite 3450  
Houston, TX 77010-9050

b. Federal Reserve Consumer Help Center  
P.O. Box 1200  
Minneapolis, MN 55480

c. FDIC Consumer Response Center  
1100 Walnut Street, Box #11  
Kansas City, MO 64106

d. National Credit Union Administration  
Office of Consumer Protection (OCP)  
Division of Consumer Compliance and Outreach (DCCO)  
1775 Duke Street  
Alexandria, VA 22314

Asst. General Counsel for Aviation Enforcement & Proceedings  
Aviation Consumer Protection Division  
Department of Transportation  
1200 New Jersey Avenue, SE  
Washington, DC 20590  
Office of Proceedings, Surface Transportation Board  
Department of Transportation  
395 E Street S.W.  
Washington, DC 20423

Nearest Packers and Stockyards Administration area supervisor

Associate Deputy Administrator for Capital Access  
United States Small Business Administration  
409 Third Street, SW, 8th Floor  
Washington, DC 20416

Securities and Exchange Commission  
100 F St NE  
Washington, DC 20549

Farm Credit Administration  
1501 Farm Credit Drive  
McLean, VA 22102-5090

FTC Regional Office for region in which the creditor operates or  
Federal Trade Commission: Consumer Response Center – FCRA  
Washington, DC 20580  
(877) 382-4357