First Methodist Church, Washington Employee Procedures

(1 March 2021) (rev 3)

Attachments

- 1. Interview Form (phone or direct)
- 2. Application for Employment
- 3. Disclosure Regarding Consumer Report
- 4. Authorization to Obtain Consumer Report (Background Check).
- 5. Emergency Data Form
- 6. Staff Performance Appraisal
- 7. Job Description (s) and template
- 8. Summary of Rights Under FCRA
- 9. Adverse Action sample letters

MISSION STATEMENT

It is the sole responsibility of the SPRC, acting upon behalf of the Church Council, to hire capable and competent employees. The SPRC has delegated this task for Preschool and Child Care employees to the Preschool Board and Child Care Board with the exception that all IRS tax documentation which are held in the church office.

The procedures in this EMPLOYEE PROCEDURE MANUAL are based upon and implement the policies stated in First Methodist Church, Washington's EMPLOYEE HANDBOOK. The procedures herein reference EMPLOYEE HANDBOOK policy by citing the specific section and/or article {xyz}.

In fulfillment of its responsibility, the SPRC seeks to hire the best person for each role who:

- Shares a common commitment to the mission of the church.
- Best fits the qualifications of the position and needs of the church.
- Possesses the highest ethical standards.
- Is honest with self and with others.
- Is loyal to the best interest of this church and to the people it serves.
- Is committed to the concept of teamwork.
- Is efficient and reliable.
- Is courteous to the feelings and opinions of others.
- Maintains the confidentiality of the church's business.

Employment by the church carries with it a responsibility to be constantly aware of the importance of good ethical conduct. Employees must refrain from taking part, or exercising influence, in any transaction in which their own interest may conflict with the best interest of the church. The church recognizes and respects the individual employee's right to engage in activities outside his/her employment which in no way conflict with or reflect poorly on the church. The church reserves the right, however, to determine when an employee's activities

represent a conflict with the church's interest and to take whatever action is necessary to resolve the situation. This includes activity on Social Media by the employee.

STAFF PERSONNEL HIRING

In the event a current staff position is vacant, or the Church Council approves an additional staff position, the following procedures are applicable. NOTE: these steps may be tailored to specific circumstances at the direction of the SPRC, Chairperson.

• A SPRC sub-committee will be designated to coordinate the hiring process.

Recruiting Phase

- The Job Description for the position will be reviewed and updated as necessary. A job opportunity advertisement will be posted in the church, local newspaper, and in social media. The posting will request applications from interested parties be forwarded to the church forwarded to the church.
- Applications received will be reviewed and prioritized based on skill(s) and work history by the sub-committee. The sub-committee may exclude any applicant lacking the needed skills.
- Selected applicants will be telephonically interviewed. The interview will be documented using the Interview Form at attachment (1).

Interview Phase

- Sub-committee will interview in person the top candidates with the goal of having three applicants for the position. An Application for Employment, at attachment (2), shall be completed which includes consent for a background check and drug test.
- Sub-committee will check references provided for applicants considered best for the position.
- Sub-committee will coordinate with the SPRC Chairperson for candidate (s) interview by the Committee. Sub-committee will pre-brief the committee using the information developed through the hiring process.
- The Committee will designate the candidate to be offered the position. NOTE: a priority list of candidates for hiring may be designated by the Committee.

Job Offer Phase

- The sub-committee leader will coordinate with the church office to submit the paperwork for a North Carolina* criminal history record information check (e.g. background check) (attachment 3 & 4) and make an appointment for drug screening.
 - (* resident state of candidate if NC non-resident)
- After satisfactory background check and drug test, the Senior Pastor and/or the SPRC Chairperson may make the job offer.
 - o the accepting employee will receive the position Job Description completed to include salary/hourly rate, work hours and start date. The employer and employee will sign the Job Description.

- The accepting employee will receive a copy of the FMCW Employee Manual and sign the EMPLOYEE ACKNOWLEDGEMENT FORM (page 4 of the manual).
- The original signed Job Description and EMPLOYEE ACKNOWLEDGEMENT FORM will be delivered to the Office Administrator.

Administrative Phase

- The employee will complete IRS Forms I9 and W4 to the satisfaction of the Financial Administrator and provide the information/data needed for payroll. These completed forms will be delivered to the church office to be included in the personnel file.
- The Financial Administrator will explain the FMCW Compensation practices and Benefits to the new employee.
- The new employee's supervisor, or a staff member designated by the SPRC Chairperson, will review FMCW Rules and Regulations (EMPLOYEE HANDBOOK section 6) and provide an orientation/introduction tour for the new employee.
- The Office Administrator will have the new employee complete the Emergency Data form (attachment 5) and establish the personnel record for the new employee.

CONTRACT PERSONNEL HIRING

FMC Washington does not normally use contract personnel as employees. However, in the event a regular employee is on an extended leave or absence, a contract personnel may be necessary to provide needed manpower. In that event, the SPRC Chairman will designate a sub-committee to determine the availability of an independent contractor or local business with the skill set needed to temporarily fill the open position. The sub-committee will use the staff hiring phases as applicable to either hire an independent contractor or make a contract for services from the local business.

PROBATIONARY PERIOD

All staff persons employed by this church will be considered probationary employees for the first ninety (90) days of their employment. During this period, the employee's work will be evaluated by his/her immediate supervisor in an ongoing manner. At the end of the ninety days the supervisor will complete A Staff Performance Appraisal form (attachment 6) to facilitate a decision by the SPRC regarding the employee's continued employment. An employee may be paid less than the budget amount for his/her position during the probationary period. The benefits outlined in the EMPLOYEE HANDBOOK {Section 4} will take effect on the first day of employment. The probationary period may be extended with the approval of the SPRC and the Senior Pastor.

National Criminal Background Check Process

FUMC Personnel and Safe Sanctuary policy require candidates for employment, appointed clergy, paid staff, and Approved Volunteers have an initial National Criminal Background Check and every three (3) years thereafter. The National Criminal Background check will be completed through People Facts (DBA Trak-1).

As used herein the following participants are defined:

Candidate: any individual either applying for work; paid staff; program staff; Safe Sanctuary Authorized Volunteer; and Conference appointed Clergy.

Originator: FMCW Officer responsible for hiring or Safe Sanctuary administration. Usually SPRC Chair, Child Care Director, Pre School Director, Program Directors for Children/Youth/Adult programs, and Safe Sanctuary Chairperson.

Church Administrator: paid staff office administrator.

Senior Pastor: Conferenced appointed Senior Pastor to First United Methodist Church, Washington.

Step 1: Originator will have Candidate complete the safe sanctuary CONFIDENTIAL SCREENING FORM and the Trak -1 AUTHORIZATION TO OBTAIN CONSUMER REPORT. These completed forms will be turned in to the Church Administrator. The Originator will provide and review with the candidate "A Summary of Your Rights Under the Fair Credit Reporting Act" (attachment 8).

- **Step 2:** The Church Administrator will initiate a TRAK-1 "Child Protection Package Plus" application using the candidate information.
- **Step 3:** The Church Administrator will store the forms completed in Step 1 in the candidate's church personnel file. NOTE: for candidates not employed by the church a personnel file may need to be started.
- **Step 4:** Within 24 hours after submitting the TRAK-1 application, the Church Administrator will check the for the Report. If the report is complete (no items marked as pending) a copy will be printed, placed in an envelope, and delivered to the Senior Pastor. NOTE: TRAK-1 Report files are retained by TRAK-1. The report will not be saved electronically at FMCW.
- **Step 5**: The Senior Pastor will review the report for adverse information. At Senior Pastor's sole discretion, the report information may be shared with the originator. In any case, the originator will be informed if the background check is either satisfactory or adverse. In the event the report is adverse, refer to Step 7.

Step 6: The printed report will be returned to the Church Administrator and stored in a locked file cabinet in the church office.

Step 7: Adverse Action Process. The Adverse Action process is triggered when a Trak-1 report to used to determine that a candidate is not suitable for employment or Safe Sanctuary or is adversely affected by the report in anyway. The purpose of the process is to provide an avenue for the candidate to dispute any information on the report, and to have the decision re-evaluated if a revised report is issued. The process has three steps that must be followed: **Notify, Wait, and Inform.**

When intention is to take Adverse Action (i.e. not hire or not assign Safe Sanctuary responsibility), the candidate **must be notified** by the originator with advice from the Senior Pastor. The purpose of this notification is to allow the candidate to dispute the contents of the report. This notification must include:

- 1. Notification of your intent to take adverse action that includes Trak-1's address and contact information.
- 2. The Summary of Rights document that was provided when the authorization was signed. (This must be sent again, even though it was provided when the authorization was signed.)
- 3. A copy of the background screening report.

To allow the candidate an opportunity to have the report reviewed, verified, and if necessary, a new report provided, **you must wait** a "reasonable" amount of time. FMCW originator will wait ten (10) business days.

After the waiting period the originator will contact the candidate, if no new report is issued, the candidate must be **informed** of the decision. The adverse action notification must include:

- A. Name, address, and toll-free telephone number of Trak-1.
- B. A statement that Trak-1 did not make the decision to take the adverse action and is unable to provide the consumer the specific reasons why the adverse action was taken; and informs the candidate they have the right to:
 - o to obtain a free copy of his or her consumer report from the Trak-1 agency within a 60-day period; and
 - o to dispute with a consumer reporting agency the accuracy or completeness of any information in a consumer report furnished by the agency.

The originator will prepare written notification of the decision for signature by the Chair of either the Staff Parish or Safe Sanctuary Committee as applicable. A copy of the signed letter will be given to Office Administrator and retained in the appropriate personnel file.

Sample letters for adverse notification are at Attachment 9.

PERFORMANCE EVALUATIONS

To assist each employee in performing to the best of his/her ability, an annual evaluation in the fall of the year shall be completed as set by the Staff Parish Relations Committee and the Senior Pastor, by the employee's immediate supervisor and/or the Senior Pastor. The Staff Performance Appraisal (attachment 6) will be shared with the employee and a copy of such will be placed in the employee's personnel file. All written evaluations will be based on overall performance in relation to the responsibilities identified in the descriptions for each position. In addition to the regular performance evaluation, special written performance evaluations may be conducted by the immediate supervisor and/or Senior Pastor at any time to advise an employee of the existence of performance or disciplinary problems.

PERSONNEL FILES

Individual personnel files shall be kept for each member of the staff in a secure file cabinet. The Office Administrator is responsible for insuring the maintenance and confidentiality of personnel records. Personnel records include documents associated with hiring, payroll and job performance. The following items shall be made a part of each employee's personnel file:

- 1. Employee's application form and/or letter**
- 2. Employee's emergency contact information
- 3. Letters of references received
- 4. Employee evaluations (including the probationary evaluations)**
- 5. Job description**
- 6. Employee acknowledgement of receipt of the First Methodist Church's EMPLOYEE HANDBOOK**
- 7. IRS W-4 Employee Withholding Allowance Certificate**
- 8. I-9 Employment Eligibility Verification**
- 9. Forms associated with Safe Sanctuary and National Background Check(s)

**Items requiring employee signature

An employee may review his or her personnel file, but only in the presence of a Pastor or the Chair of the Staff Parish Relations Committee.

Staff members who, as part of their work, have supervision and evaluation responsibilities may have access to the files of those employees. In any case, the file may not be removed from the church premises or altered by the employee in any way.

TERMINATION OF EMPLOYMENT

Employees desiring to terminate their employment with the church are requested to notify the church at least two (2) weeks in advance. Employees planning to retire should provide the church with a minimum of two (2) months' notice to allow ample time for processing of the appropriate forms.

All employment relationships with the church are on an At Will basis. Thus, although the church hopes that its relationship with its employees is long term and mutually rewarding, the church reserves the right to terminate the employment relationship at any time. Each employee will acknowledge this relationship by signing the "EMPLOYEE ACKNOWLEDGMENT FORM" found at page 4 of the EMPLOYEE HANDBOOK, a copy of which shall be kept in the employee's file.

If a staff employee is not performing his/her work satisfactorily, he/she will be counseled following the EMPLOYEE HANDBOOK process for problem resolution {509}. If a resolution is not reached the employee may be terminated. The need for termination shall be reviewed by the Senior Pastor, SPRC Chairperson and SPRC Liaison representative.

The following are examples of conduct that may result in immediate termination:

- 1. False statements on the employment application.
- 2. Insubordination
- 3. Theft
- 4. Use of illegal drugs or alcohol on the church campus or during church sponsored activities
- 5. Substantiated sexual misconduct/abuse

The following are examples of conduct that could result in termination:

- 1. Violation of FMC Washington procedures
- 2. Unexcused absenteeism
- 3. Unsatisfactory work
- 4. Violation of confidentiality

Nothing herein changes the employer/employee "At Will" relationship. The employee can leave employment, or the church can end employment, at any time, for any reason.

OVERTIME and CALL-IN Pay

Federal law requires that overtime (11/2 times hourly rate) be paid after forty (40) hours of actual work in a workweek for all non-exempt employees. Overtime must first be approved by the employee's supervisor or Senior Pastor before it is worked. Whenever possible, the employee, with his/her supervisor's approval, instead may work a flexible schedule during the work week in which the overtime might be earned. Only actual hours worked will be counted toward overtime. Accordingly, the following will not be credited as hours worked for computing overtime: paid time off, holidays, jury duty, bereavement leave, sick days or unpaid leave.

CALL-IN Pay recognizes that on occasion a non-exempt worker may be needed at the church outside the normal work hours (open/close church on Sunday) and/or in response to an unplanned event (spurious alarm, equipment malfunction, etc.). Scheduled CALL-IN pay shall be paid at 11/2 times regular pay on a half hour or portion thereof worked basis plus \$20 for the first half hour. Unscheduled CALL-IN pay shall be paid at 11/2 times hourly rate on a half hour basis or portion thereof worked plus \$30 for the first half hour.

JOB DESCRIPTIONS

The SPRC shall develop and approve written job descriptions and titles for associate pastors and all other staff members. The committee will act in cooperation with the senior pastor to ascertain the needs of the church are fully addressed. The format for First Methodist Church Washington job descriptions is at attachment (7). The title and content of each job description shall be reviewed periodically and at any time the position must be filled.

FMCW Employee Procedures (Attachment 1)

First Methodist Church Job Candidate Interview Form

This form may be used for direct or indirect and Date: Interviewer Na					
Applicant Name Position Request	:				
Date Available:				_Salary	Requested:
	Excellent	Good	Fair	Poor	Notes
Work Experience Applicable					
Skills Appearance					
Education					
Enthusiasm					
Why are you con	sidering leav	ing your	current p	osition	?
What aspects of	_		-		
Tell me about a p	professional o	challenge	you've f	aced an	d how it was resolved:
What do you fee	l were your n	nost signit	ficant ac	complis	shments on the job?
What do you cor	nsider to be a	strength o	of yours'	?	
What do you cor	nsider to be y	our weakr	nesses?		
Tell me why you	think you w	ould be a	good fit	for this	position:
What are your pr	ofessional go	oals for the	e next 5	years?	
Comments:					

Recommendations:		
Second Interviewers Name:	Date:	
Overall \square Poor \square Fair \square Average \square Good \square S	uperior	

FMCW Employee Procedures (Attachment 2)

First Methodist Church Washington Application for Employment

Date							
Name			Address				
Phone Number			Email ad	dress			
Are you legally elig	ible to work	in US?	Yes	_ No	Are yo	ou a veteran?	Yes No
If selected for emplo a Background Chec	•	-			rug tes	t? Yes N	No
Position you are app	olying for				A	vailable star	t date
EDUCATION							
School Name	Locatio	n	Years a	ttended	Degr	ee received	Major
REFERENCES (bu	usiness and r	rofessi	onal only	·)			<u> </u>
Name Name	usiness and p	• • • • • • • • • • • • • • • • • • • •		ompany	7	Phone	
EMPLOYMENT H	ISTORY (las			ent)		Datas and	1
Employer(1)		Job Title		Dates emple	oyea		
Work Phone Super		Super	Supervisor				
Address		City				State Zip	
Employer(2)		Job Title				Dates employed	
Work Phone		Supervisor					
Address		City			State Zip		

Employer(3)	Job Title	Dates employed
Work Phone	Supervisor	
Address	City	State Zip

REFERENCES (personal other than family)

Name	Relation	Address (city)	Phone

Do you have a church that	you attend regularly?	?

SIGNATURE and DISCLAIMER

I certify that my answers are true and complete to the best of my knowledge. If this application leads to employment, I understand that false or misleading information in my application or interview may result in my employment being terminated.

Name (please print)	Signature
Date	

FMCW Employee Procedures (Attachment 3)

DISCLOSURE REGARDING CONSUMER REPORTS

First Methodist Church Washington (FMCW) 304 West 2nd Street, Washington, NC 27889 252 946-3311

FMCW is committed to providing a safe, secure environment that includes putting the right volunteers into the right positions within our organization and conducting background checks on our volunteers.

FMCW Will Obtain a Background Check

You acknowledge and understand that in connection with your volunteer application with FUMC (including any independent contract for services) or when deciding whether to modify or continue your ongoing involvement, we may obtain a "consumer report" and/or an "investigative consumer report" on you from People Facts, a consumer reporting agency, or from any third party, in strict compliance with both state and federal law.

Consumer Report Defined

A consumer report is any communication of 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 for purposes of serving as a factor in establishing your current and/or continuing eligibility for involvement. A common term for a consumer report is a "background check report."

Investigative Consumer Report Defined

An investigative consumer report is obtained through personal interviews with individuals who may have knowledge of your character, general reputation, personal characteristics, or mode of living. An investigative consumer report might include, for example, calls to the personal references you provide or conversations with former supervisors or colleagues where you worked.

Reports May Contain

The consumer reports or investigative consumer reports may contain public record information which may be requested or made on you including, but not limited to: consumer credit, criminal records, civil cases in which you have been involved, driving history records, current motor vehicle insurance coverage information, education records, previous employment history, workers compensation claims history, social security traces, military records, professional licensure records, eviction records, drug testing, government records, and others.

You further understand that these reports may include experience information along with reasons for termination of past employment. You also acknowledge and understand that information from various federal, state, local and other agencies which contain information about your past activities will be requested, and that a consumer report containing injury and illness, drug testing, or other medical records and medical information may be obtained only after a tentative offer of employment has been made.

Your Rights as a Consumer

You are hereby notified that you have the right to make a timely request for a copy of the scope and nature of the above investigative background report and/or a complete copy of your consumer report contained in People Facts' files on you at the time of your request by providing proper identification.

You are further notified that, prior to being denied a volunteer position based in whole or in part on information obtained in the consumer report, you will be provided a copy of the report, the name, address and telephone number of the consumer reporting agency and a description in writing of your rights under the Fair Credit Reporting Act. Correspondence to People Facts should be forwarded to:

People Facts | Consumer Relations | 7127 Riverside Parkway | Tulsa, OK 74136 1-800-600-8999 | Support@PeopleFacts.com FMCW Employee Procedures (Attachment 4)

AUTHORIZATION TO OBTAIN CONSUMER REPORT

The following is accurate and complete information required in order for FMCW to request People Facts to perform a background check on you and in the process obtain a complete consumer report about you:

Full Legal Name		
(First Name, Full Middle No	<mark>ame, Last Name)</mark>	
All Previously Used Former or Other Names: (AKA	<mark>A, Maiden Names, Married N</mark>	ames, Surnames,
Etc.)		
Current Street Address:		
City:	State:	Zip:
Prior Street Address 1:		
Dates Resided Here: to		
City:	State:	Zip:
City:	state:	Zip:
Prior Street Address 2:		Dates Resided
Here:to		
City:	Stata	Zip:
City	State.	Zīp.
Prior Street Address 3:		Dates Resided
Here: to		

City: _			State:	Zip:
Currer	nt Email Address*:	Gender**: M / F	Race*	*:
Social Social	l Security Number:	Da	i <mark>te</mark> of Bir	th**:
Driver	r's License Number:	Issuing State: Ex	<mark>piration</mark> l	Date:
Your :	signature below indicates the following	g <mark>:</mark>		
1)	You authorize, without reservation, Perfurnish to FUMC any records or information statement for volunteer related purpose	nation referenced in the p	•	
2)	You authorize ongoing procurement of any time during your relationship with			
3)			•	
4)	You authorize and request, without reservation police department, financial institution, agency, or other entity, person or agency and/or People Facts with any and all baregarding you for these stated employments.	division of motor vehices having knowledge abound information in	les, consout you to	umer reporting of furnish FUMC
5)	You understand and agree that in connection, whether investigative reviewed by all applicable parties involved.	ve or otherwise, may be	shared w	
<u>6)</u>	You have read and fully understand the	foregoing disclosure an	<mark>d this au</mark>	
7)	You certify that all the information you correct and accurate; and	have provided on this f	orm is tru	ue, complete,
8)	· · · · · · · · · · · · · · · · · · ·	U.S.C. §1681 et seq.)"	•	
Custon	mer Signature:		I	Date:
<u>inform</u>	*Your email address will be provided to nation is being reported.	o notify you when any ac	<mark>lverse pu</mark>	blic record
<mark>purpos</mark>	** This information will be used for bases only.	ckground screening and	record n	<mark>natching</mark>

1. FMCW Employee Procedures (Attachment 5)

First Methodist Church Washington Employee Emergency Data Form

This extremely important form is to be used by you to show the names and addresses of your spouse, children, parents, and any other person(s) you would like notified if you experience an accident while working at FMCW. Not every item on this form is necessarily applicable to you.

Your Full Name:	Date of Birth:
Home Address:	Phone Number:
Name of Spouse:	Phone Number:
Name of father:	Phone Number:
Name of Mother:	Phone Number:
Name Of Children:	Phone Number:
Name of Children:	Phone Number:
Name of Children:	Phone Number:
Other Person to be Notified:	Phone Number:

Please complete the information above for those persons you want notified in the event you are accidently injured while working at FMCW.

You may add additional information that may be unique to your personal situation.

ADDITIONAL REMARKS:		

FMCW Employee Procedures (Attachment 6)

First Methodist Church Washington Performance Appraisal Form

Name:	Date:
This form is used to document the employee supervisor or SeSpeak briefly about your st.	
Share at least one joy/accor	mplishment from the current year:
Speak briefly about your "g	growing edges" in this position:
Share briefly one "concrete year and beyond:	e/doable" goal for this year and one "wish/dream" goal for this
How can the church/leader	rship help you in striving for these goals?

FMCW Employee Procedures (Attachment 7)

Job Description TEMPLATE First Methodist Church Washington

(Position Title)

Job Title

Formal position title.

Reports To

The [job title] will report to [positions title or titles this position reports to].

Job Overview

Provide a brief, 4-sentence description of the role, what success in the position looks like, and how it fits into the company or organization overall.

Responsibilities and Duties

Provide a bullet point list of the responsibilities and duties of this job.

- List the essential duties required to carry out this job.
- List them in order of importance.
- Use complete sentences.
- Start sentences with verbs.
- Use the present tense.
- Use gender neutral language.

Qualifications

Provide a bullet point list of the qualifications that are necessary for someone to fill this position.

Bullet points you may want to include are:

- Education level.
- Experience.
- Specific skills.
- Personal characteristics.
- Certifications.
- Licenses.
- Physical abilities.

Employment Status/Benefits and Salary

I have read	and recei	ved copy o	f my job d	escription
Employee			Dat	te

Index to FMCW Job Descriptions

Senior Pastor
Associate Pastor
Director Family Ministries
Director, Traditional Music
Director, Blended music
Office Administrator
Office Administrator Assistant
Financial Administrator
Director, Child Care
Director, Preschool
Pianist / Organist
Nursery Attendant
Facility Manager
Custodian

FMCW Employee Procedures (Attachment 8)

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 or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.

- 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 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 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.
- 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.

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.

FMCW Employee Procedures (Attachment 9)

Sample for Decision Pending:

Sample Adverse Action Notification Letters

· · · · · · · · · · · · · · · · · · ·
Date Control of the C
Dear,
A decision is currently pending concerning your application for employment or safe sanctuary at
Trak-1.
I am forwarding a copy of the consumer report that you authorized in regard to your application
for employment or Safe sanctuary together with a "Summary of rights Under the fair Credit
Reporting Act". The contents of the enclosed report are currently under review in consideration
of your employment or assignment to safe sanctuary.
If this report contains any information that is inaccurate or incomplete, you should contact me,
the originator of this letter, immediately so that the corrected information can be reviewed prior
to a employment or safe sanctuary decision being made.
Regards Programme Teachers and the second se
Sample for Decision Made:
<mark>Date</mark>
Dear,
I regret to inform you that based on current hiring criteria, we are unable to consider you further
for an employment or safe sanctuary opportunity with our church. This decision was made in
part based on information we received in a consumer report provided to us, at our request, by
Trak-1 Technology.

Trak-1 Technology does not make any employment decisions on our behalf and will not be able to provide you with any information relating to our decision. In accordance with the Fair Credit Reporting Act, you have previously received a copy of this information and a copy of your rights under the Act. You have the right to obtain an additional free copy of the report from trak-1 Technology within 60 days of your receipt of this letter by sending the following information:

(1) a photocopy of your driver's license, state-issued identification card or social security card,

(2) your current mailing address, (3) your telephone number, and (4) your social security number to the address listed below. This information is necessary prior to Trak-! Processing your request. You also have the right to dispute the accuracy or completeness of any information contained in the consumer report by contacting Trak-1 Technology. You may view their consumer dispute process procedure by going to www.trak-1.com and visiting their consumer services page. All correspondence must be directed to:

Attn: Consumer relations

Trak-1 Technology

7131 Riverside Parkway

Tulsa, OK 774136

800.600.8999 toll free

Thank you for your interest in employment or safe sanctuary within our church.

Regards,