DISCLOSURE

You have applied for a position or are currently in a position at Armstrong State University having access to, or responsibility for money or you have requested and/or received a Purchase Card. It is the policy of Armstrong State University (the "University" or "Armstrong") to investigate credit histories of those individuals applying for positions having access to, or responsibility for money. In addition, it is the policy of the University to conduct credit checks of current employees who have access to, or responsibility for money and/or access to a University sponsored Purchase Card. The information obtained from the credit check will be used to determine: (1) whether to extend or retract an offer of employment made to you; or (2) if you are currently employed by the University, whether you should be removed from your current position, or alternatively, whether your access or responsibility for money should be eliminated or whether your use of a Purchase Card should be revoked.

The University has adopted the following guidelines which will be used to interpret the information obtained from your credit report.

1. Student loans currently in default and bankruptcies will be considered bad credit, however, a bankruptcy followed by good credit established after filing, indicates an attempt to rectify past credit problems and may be considered acceptable if the bankruptcy occurred over three years ago.

2. Credit reports indicating installment and revolving credit payments in excess of forty percent (40%) of gross monthly income are not acceptable. Installment debt is debt issued on the condition of regularly occurring payments until the principal and interest are paid in full. Examples include, but are not limited to, car loans, student loans and mortgage payments (principal and interest only). Revolving credit is a line of credit that can be borrowed against. After the money is paid back, the credit limit revolves back up to what it was originally. Examples include credit cards and equity lines of credit.

3. One or more unpaid collections and judgments are considered to be bad credit. Collections and judgments appear under the "Public Records"
section of the credit report. Collections and judgments can be paid, marked paid or satisfied but will not be removed from the credit report for seven years. If collections and judgments have been paid and all other credit is satisfactory, the University may, at its sole discretion, approve your credit but is not required to do so.

4. Mitigating factors regarding your credit report, such as hardships and disputes with creditors, will be considered by the University upon submission of objective written evidence, as long as the evidence presented, in the sole opinion of the University, represents reliable evidence beyond your control.

5. It is not the responsibility of the University to discover, research, or verify that there are possible mitigating factors for a poor or unacceptable credit report. The burden of proof to present mitigating information rests entirely on you the applicant or current employee.

All credit reports will be handled in the same manner as the Criminal Background Investigation report conducted on all applicants to whom a conditional offer of employment has been extended. Your credit report will be delivered to the University's Director of Human Resources by the entity conducting the credit check.

Your credit report will remain with the Human Resource Department until a determination on continued employment eligibility is made. The Human Resource Department shall place a certification in your file stating the date the report was obtained, the name of the person or persons reviewing your credit report and a statement that your credit report showed that you were or were not eligible for employment at the University. Your credit report will be maintained separate and apart from your personnel file. Your credit report will not be provided to the Department in which the position is located. The Department will only be told that your credit report was or was not acceptable for the position.

A copy of your credit report will be provided to you free of charge in the manner selected by you below.

You have the right to dispute the accuracy or completeness of any information contained in your credit report with the credit reporting agency. In general, the reporting agency has thirty (30) days from the date it receives written notice from you of the disputed information, to respond.

You must provide prompt notice (within 48 hours of your receipt of the report) to the Director of Human Resources of your intent to dispute the accuracy of the information contained in your credit report and you must provide a copy of all information and documentation submitted to the credit reporting agency to the Director of Human Resources within 72 hours of your receipt of the credit report. See Guideline Nos. 4 and 5 above. Unless the University receives notice of your intent to dispute any of the information contained in your credit report within 48 hours of your receipt of the credit report.
report or if you fail to provide the information and documentation submitted in support of your dispute with the credit agency to the University within 72 hours, the University may at its sole discretion, make an employment decision based on your credit report. However, if you are a job applicant, the University is not obligated to wait until the reporting credit agency responds to your Complaint. If the University concludes that you are not eligible for employment based on information contained in the credit report, a notice of adverse action will be provided to you. If you are a current employee, the University will allow you up to forty-five (45) days to resolve a dispute with the credit reporting agency before making an employment decision.

**AUTHORIZATION TO OBTAIN CREDIT REPORT AND RELEASE**

Please check one of the three options listed below to identify the purpose of this authorization. The credit report will be used only for the option selected:

- _____ I am applying for a University sponsored Purchasing Card; or
- ___ I am applying for a position having access to or responsibility for money; or
- _____ I am currently in a position having access to or responsibility for money and pursuant to the University's policy regarding such employee's, I have been requested to provide a credit report.

I , certify and attest that I have read the Fair Credit Reporting Act Disclosure set forth above in its entirety. I understand that a credit report acceptable to Armstrong Atlantic State University is a condition required to (1) to obtain a Purchasing Card; or (2) to obtain a position having access or responsibility for money; or (3) to retain a position having access to or responsibility for money, as appropriate for the option checked above. I further certify that I do hereby authorize the release of my credit report and credit history or any other information relevant to my credit worthiness from any credit reporting agency to the Director of Armstrong State University's Human Resource Department. In granting this authorization I also **RELEASE** all persons and entities from any liability which results from furnishing credit information to Armstrong State University's Human Resource Department. Further, I authorize Armstrong State University's Human Resource Department to copy or otherwise reproduce this original document including my signature and to let such copies or other reproduced copies act as the original instrument. The original of this document is to be retained on file with Armstrong State University's Human Resource Department in compliance with the University's document retention policy.

Print Full Name _____________________________ Signature _____________________________ Date _____________________________

Social Security Number: _______________ Date of Birth: _______________

Approved October 29, 2008; revised December 9, 2014
Address: ____________________________  ____________________________  ___

Other names used: (maiden name, name by a former marriage, former names changed legally or otherwise; aliases, nicknames, etc. Please specify which and show dates used.)

Other addresses resided for the past five (5) years if you lived at the address identified above for less than five (5) years:

I, ____________________________, certify that the information furnished by me in this Authorization to Obtain Credit Report and Release is true and correct this _____ day of 20_____. I understand that providing false or misleading information is grounds for dismissal.

____________________________  ____________________________  ____
Print Full Name  Signature  Date
TRANSMISSION OF CREDIT REPORT

The University will provide you one (1) copy of the credit report obtained pursuant to your signed authorization at no cost to you. Please indicate below how you want your copy of the credit report transmitted to you. If the information provided below changes it is your responsibility to notify the Director of Human Resources.

VIA FACSIMILE to telephone number . I understand that a confirmation of successful facsimile transmission will be evidence that I received a copy of my credit report on the date of transmission.

Print Full Name ____________________________ Signature ____________________________ Date ____________

VIA E-MAIL to this e-mail address: . I understand a confirmed delivery message will be evidence that I received a copy of my credit report on the date of transmission contained on the e-mail receipt.

__________________________________________ ______________________________ ____________
VIA CERTIFIED MAIL RETURN RECEIPT to the following address:

I understand that the return receipt will evidence the date I received a copy of my credit report. I also understand that if the letter transmitting my credit report is returned because of my failure to sign for the letter, that the date received for the purpose of all determinations by the Director of Human Resources will be deemed to be the third day from the date of mailing.

Print Full Name ___________________________ Signature ___________________________ Date __________
Signed Before Me this_______ day of______________, 20__

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Notary Public
