

# FINANCIAL HORIZONS CREDIT UNION

## DRESS CODE AND APPEARANCE POLICY

The image of Financial Horizons Credit Union is, in many instances, a reflection of our employees. Quality service, positive behavior, appropriate member relations, and professional personal appearance are key factors in creating and maintaining a favorable business image and upholding our culture. It is imperative that all staff cooperates and adheres to our dress code and appearance guidelines, whether or not an employee is in direct contact with members. Your individual professional image is vital to career success.

### **Clothing**

Employees must exercise independent judgment about their choice of professional smart casual appropriate clothing. Monday through Thursday, employees are required to dress smart casual which includes but is not limited to slacks, crop pants, skirts, non-distressed or acid washed professional jeans, dress leggings (non-athletic/lounge without thigh pockets), knit blouses, collared/polo shirts, dress shirts, dresses, suits, blazers etc. Straps on shirts and dresses are required to measure at least 3 inches in width. All clothing must be clean and free from wrinkles, fading, stains, rips, and tears. Clothing is required to fit and cover the employee appropriately at all times.

### **Shoes**

Business casual shoes such as loafers, clogs, heels, flats, boots, dressy canvas shoes, sandals etc. shall be worn Monday through Thursday. Shoes shall allow the employee to walk in a safe manor without posing a threat to employee safety. Shoes are required to be clean and free from fading, stains, rips, and tears.

### **Hair and Makeup**

Hair shall be kept neat, clean and free from extreme styles or cuts. Hair coloring is acceptable in moderation and within managements discretion. Makeup and scents should be tasteful and worn in moderation.

### **Tattoos**

Tattoos are permitted to show in the workplace within managements discretion. Tattoos of the front of neck or face are not permitted. Tasteful permanent make up is acceptable. Tattoos that are offensive or create distraction for other employees, members, vendors or others in the workplace based on racial, sexual, religious, ethnic, or other characteristics or attributes of a sensitive or legally protected nature are not permitted in the workplace.

### **Jewelry and Piercings**

Jewelry is required to be tasteful and not excessive. Ear piercings are allowed. Gauged earrings (plugs only) must be no larger than 10MM. Single stud facial piercings are permitted so long as they do not pose safety issues for the employee, are excessive, offensive, or create distraction for other employees, members, vendors or others in the workplace based on racial, sexual, religious, ethnic, or other characteristics or attributes of a sensitive or legally protected nature are not permitted in the workplace. Barbells, hoops/rings or chains are not permitted to be worn in the face.

### **Casual Days and Casual Fridays**

Employees are permitted to dress casual on Fridays for a donation to the pennies count fund. Employees choosing to do so are permitted to wear jeans and FHCU logo wear. Jeans must be free from holes, excessive distressing and/or material washes. Light denim rub marks and light material washes are allowed. Bermuda shorts or men's knee length shorts are permitted to wear on Fridays. Casual shoes to include tennis shoes, sandals, boots etc. are permitted to be worn on Fridays. Management may designate additional casual days throughout the year.

### **Disallowed**

Under no circumstance are employees permitted to wear halter, strapless, spaghetti strap, tank tops, or crop tops, clothing with other company logo's that are not related to the credit union, offensive or inappropriate wording or images, leggings that are not professional, athletic wear, lounge wear, pajamas, slippers, slides, oversized or tight-fitting clothing, sheer or revealing clothing, clothing or shoes that display an extreme style that does not fit within the company culture as determined by management. Hats are not appropriate in the office. Head covers that are required for religious purposes or to honor cultural traditions are allowed.

### **Personal Hygiene**

All employees are expected to maintain appropriate personal hygiene and grooming practices. Facial hair shall be kept short and groomed. Long unkempt facial hair is not permitted. Clothing is required to be clean, pressed, tailored (if necessary), and in appropriate condition.

### **Inclement Weather**

During times of inclement weather, to include heavy snow and ice, management will allow employees to dress in suitable clothing for safety and comfort reasons. In these situations, the dress code may include boots, jeans, and sweaters.

### **Travel/Training**

Employees are expected to exercise reasonable judgment when dressing for work travel and attending training conferences. If you are unsure what the dress code requirements are for the particular session, you can reach out to the event organizer to find out the requirements or default to this dress code policy. Employees are expected to uphold the credit unions professional image while on work travel as well as in the branch during normal business hours.

### **Conclusion**

Evaluating professional dress is challenging at best. All staff of Financial Horizons Credit Union are asked to be respectful of supervisors, coworkers, and members by adhering to the outlined guidelines and using common sense judgment when dressing for work each day. If dress and appearance do not reflect the image and standards set by the credit union, employees will be subject to corrective action. If an employee reports to work dressed inappropriately, they will be sent home without pay, to dress in accordance with the dress code and appearance guidelines.

### **Exceptions**

Exclusions to the dress code and appearance policy for religious, ethnic, cultural, or health reasons will be evaluated by the director of human resources, executive vice president, and president/CEO.



# EMPLOYMENT APPLICATION

We consider applicants for all positions without regard to race, color, religion, creed, gender, national origin, age, disability, marital or veteran status, sexual orientation, or any other legally protected status.

## APPLICANT INFORMATION

Full Name: \_\_\_\_\_ Date: \_\_\_\_\_  
Last First Middle

Address: \_\_\_\_\_  
Street Address City State Zip Code

Phone Number: \_\_\_\_\_ Email Address \_\_\_\_\_

Position Applied For: \_\_\_\_\_ Branch Applied For: \_\_\_\_\_

How did you learn about us?  Newspaper Advertisement  FHCU Website  Friend  Walk-In  
 Employment Agency  Social Media  Relative  Other \_\_\_\_\_

YES NO

If you are under 18 years of age, can you provide required proof of your eligibility to work?

--	--

Have you ever filed an application with us before?

--	--

If Yes, when: \_\_\_\_\_

Have you ever been employed with Financial Horizons Credit Union before?

--	--

If Yes, when: \_\_\_\_\_

Are you currently employed?

--	--

Are you bondable?

--	--

Have you ever had any bond coverage modified or revoked?

--	--

Have you ever had an application for bond coverage declined?

--	--

Are you related to anyone currently employed by us?

--	--

Are you prevented from lawfully becoming employed in this country?

--	--

On what date would you be available for work? \_\_\_\_\_

Are you available to work :  Full Time  Part Time

Are you currently on "layoff" status and subject to recall?

--	--

Can you travel if a job requires it?

--	--

Have you ever been convicted of a felony or misdemeanor within the last 7 years?

Conviction will not necessarily disqualify an applicant from employment.

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If Yes, please explain: \_\_\_\_\_

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

**EDUCATION**

High School: \_\_\_\_\_ Address: \_\_\_\_\_

From: \_\_\_\_\_ To: \_\_\_\_\_ Did you graduate?  Yes  No Diploma: \_\_\_\_\_

College: \_\_\_\_\_ Address: \_\_\_\_\_

From: \_\_\_\_\_ To: \_\_\_\_\_ Did you graduate?  Yes  No Degree: \_\_\_\_\_

Other: \_\_\_\_\_ Address: \_\_\_\_\_

From: \_\_\_\_\_ To: \_\_\_\_\_ Did you graduate?  Yes  No Diploma: \_\_\_\_\_

**FOREIGN LANGUAGES**

	Language	Fluent	Good	Fair
Speak				
Write				
Read				

**SPECIALIZED SKILLS**

	Basic	Moderate	Advanced
Microsoft Word			
Microsoft Outlook			
Microsoft Excel			
Microsoft Publisher			
Quicken			

PC       Fax       Internet  
 Scanner       Copier       10 Key

Other Specialized Training, Skill, Apprenticeships or Activities:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**REFERENCES**

\_\_\_\_\_  
Name Address Phone Number

\_\_\_\_\_  
Name Address Phone Number

\_\_\_\_\_  
Name Address Phone Number

## EXPERIENCE

Employer:	Start Date:	End Date:
Address:	Telephone Number(s)	
Job Title:	Supervisor:	Reason for Leaving:
May we contact employer: <input type="checkbox"/> Yes <input type="checkbox"/> No		
Work Performed:		
<hr/> <hr/> <hr/> <hr/>		
Employer:	Start Date:	End Date:
Address:	Telephone Number(s)	
Job Title:	Supervisor:	Reason for Leaving:
May we contact employer: <input type="checkbox"/> Yes <input type="checkbox"/> No		
Work Performed:		
<hr/> <hr/> <hr/> <hr/>		
Employer:	Start Date:	End Date:
Address:	Telephone Number(s)	
Job Title:	Supervisor:	Reason for Leaving:
May we contact employer: <input type="checkbox"/> Yes <input type="checkbox"/> No		
Work Performed:		
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**APPLICANT'S STATEMENT**

I certify that answers given herein are true and complete to the best of my knowledge.

I authorize investigation of all statements contained in this application for employment as may be necessary in arriving at an employment decision.

This application for employment shall be considered active for a period of time not to exceed 60 days. Any applicant wishing to be considered for employment beyond this time period should inquire as to whether or not applications are being accepted at that time.

I hereby understand and acknowledge that, unless otherwise defined by applicable law, any employment relationship with this organization is of an "at will" nature, which means that the Employee may resign at any time and the Employer may discharge Employee at any time with or without cause. It is further understood that this "at will" employment relationship may not be changed by any written document or by conduct unless such change is specifically acknowledged in writing by an authorized executive of this organization.

In the event of employment, I understand that false or misleading information given in my application or interview(s) may result in discharge. I understand, also, that I am required to abide by all rules and regulations of the employer.

\_\_\_\_\_  
*Applicant Name*

\_\_\_\_\_  
*Applicant Signature*

\_\_\_\_\_  
*Date*

**AUTHORIZATION TO OBTAIN INVESTIGATIVE CONSUMER REPORT**

This serves as notice to you that Financial Horizons Credit Union may request an investigative consumer report regarding you. An investigative consumer report is a report for which the information gathered through personal interviews of neighbors, friends, or associates of the employee or applicant reported on, or from other personal acquaintances or persons who may have knowledge about information bearing on the employee or applicant's credit worthiness, credit standing, credit capacity, character, general reputation, personal characters, or mode of living which is used or expected to be used or collected for employment purposes.

You have the right to submit a written request that Financial Horizons Credit Union disclose the complete and accurate nature and scope of the investigation requested. Financial Horizons Credit Union will respond to your request within five (5) business days of receiving it. You also have a right to request a related summary of your rights under the Federal Fair Credit Reporting Act, issued by the Federal Trade Commission.

I authorize Financial Horizons Credit Union to obtain my credit report, perform criminal background checks, investigate my eligibility to be bonded, contact my references and previous employers for the purpose of hiring and/or job placement with Financial Horizons Credit Union now and in the future.

I understand that the information given below will only be used by Financial Horizons Credit Union to obtain the various reports listed above.

\_\_\_\_\_  
*Applicant Signature*

\_\_\_\_\_  
*Date*

*Please complete the following: (Please Print)*

Full Name: \_\_\_\_\_  
Last First Middle

Address: \_\_\_\_\_  
*Street Address (No PO Boxes)*

\_\_\_\_\_  
City State Zip Code

Social Security Number \_\_\_\_\_

Date of Birth \_\_\_\_\_

Drivers License Number \_\_\_\_\_ State of Issue \_\_\_\_\_

## 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:**

TYPE OF BUSINESS:	CONTACT:
<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 1700 G Street, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (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 Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement &amp; Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. 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 United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. 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 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>