



## Dress Policy

Managers and supervisors are responsible for administering the Dress Policy for employees under their direction. Questions pertaining to the Dress Policy are to be directed to the Administration Department.

In addition to appropriate dress, staff members are to adhere to the following:

- Employees are expected to be groomed and attentive to personal hygiene
- Extreme hairstyles, jewelry, and make-up is not permitted
- Facial, nose & tongue piercing jewelry is not permitted
- Visible Body tattoos must be covered at all times

<b>Appropriate Business Dress</b>		
WOMEN	MEN	“Casual Friday” <sup>*</sup>
Dresses - <i>No more than 2 inches above the knee</i>	Suits	CU Shirt
Skirts - <i>No more than 2 inches above the knee</i> Dress Capris – <i>Must be below the knee</i>	Dress shirt	Jeans or Capris ( <i>capris must be below the knees</i> )
Suits – <i>Jacket or vest with coordinating skirt or slacks</i>	Dress Slacks	Dockers
Dress Slacks / Dockers	Neck tie - <i>optional</i>	Clean tennis shoes
Blouses	Sweater	Sandals
Nylons – <i>optional</i>	Sweater vest	
Sweaters	Dockers	
Dress Shoes	Dress Shoes	

\*Unless specifically requested by management, Casual Friday dress is optional. Employees electing to participate pay \$1 each Friday which goes towards community projects (pennies count fund).

<b>Inappropriate Dress - Applies to Women &amp; Men</b>	
Athletic clothing	Shorts of any type
Hooded sweat jacket or flannel jacket	Caps and Hats
Muscle shirts, tank tops, midriff tops, crop tops	Denim clothing – <i>shirt, skirt, or dress</i>
Flannel shirts	Clothing that is faded, frayed or torn
Tennis shoes, flip flops, casual sandals	Clothing w/ rips, stains, patches and/or missing buttons
Bulky, oversized sweaters	Clothing that is excessively tight or short
Lycra pants, leggings	Oversized or baggy clothing
Halter style shirts	Clothing that is wrinkled
Sweatpants, sweatshirts	T-shirts

# 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.

Last Name	First Name	Middle Name
Address	Number	Street
		City
		State
		Zip Code
Telephone Number(s)		Social Security Number

Position(s) Applied For	Branch Applied For	Date of Application
How did you learn about us?		
<input type="checkbox"/> Advertisement	<input type="checkbox"/> Friend	<input type="checkbox"/> Walk-in
<input type="checkbox"/> Employment Agency	<input type="checkbox"/> Relative	<input type="checkbox"/> Other _____

If you are under 18 years of age, can you provide required proof of your eligibility to work?  Yes  No

Have you ever filed an application with us before?  Yes  No  
If Yes, When \_\_\_\_\_

Have you ever been employed with us before?  Yes  No  
If Yes, When \_\_\_\_\_

Are you currently employed?  Yes  No

May we contact your present and/or past employer (s)?  Yes  No

Are you bondable?  Yes  No

Have you ever had any bond coverage modified or revoked?  Yes  No

Have you ever had an application for bond coverage declined?  Yes  No

Are you related to anyone currently employed by us?  Yes  No

Are you prevented from lawfully becoming employed in this country?  Yes  No

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

Are you available to work:  Full Time  Part Time  Shift Work  Temporary

Are you currently on "layoff" status and subject to recall?  Yes  No

Can you travel if a job requires it?  Yes  No

Have you been convicted of a felony or misdemeanor within the last 7 years?  Yes  No

Conviction will not necessarily disqualify an applicant from employment.

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

	For Personnel Department Only	
Position (s) Applied For Is Open:	Yes      No	Date: _____
Position (s) Considered For: _____		

Revised 05/28/2013      H:\Human Resources\Employment Application Forms\Application

# Education/Skills

	Name & Address Of School	Course (s) of Study	Years Completed	Diploma/ Degree
<b>High School</b>				
<b>College - Undergraduate</b>				
<b>College - Graduate or Professional</b>				
<b>Technical or Other (Please Specify)</b>				

## Foreign Languages

	Language	Fluent	Good	Fair
<b>Speak</b>				
<b>Write</b>				
<b>Read</b>				

## Other Specialized Training, Skills, Apprenticeships or Activities


## Specialized Skills

<input type="checkbox"/> PC	<input type="checkbox"/> Fax	<input type="checkbox"/> 10 Key	Skill level basic, moderate, advanced (circle one)
<input type="checkbox"/> Internet	<input type="checkbox"/> Scanner	<input type="checkbox"/> Copier	<input type="checkbox"/> Microsoft Word - basic, moderate, advanced (circle one)
<input type="checkbox"/> Quicken	<input type="checkbox"/> Microfiche		<input type="checkbox"/> Microsoft Outlook basic, moderate, advanced (circle one)
<input type="checkbox"/> Typewrite	WPM _____		<input type="checkbox"/> Microsoft Excel - basic, moderate, advanced (circle one)
			<input type="checkbox"/> Microsoft Publisher basic, moderate, advanced (circle one)

# Experience/References

Start with present or most recent job. Include any job-related military service assignments and volunteer activities. You may exclude organizations which indicate race, color, religion, gender, national origin, disabilities or other protected status.

Employer	Employed From	Employed To	<b>Work Performed</b>
Address			
Telephone Number(s)	Hourly Rate Start	Hourly Rate Final	
Job Title	Supervisor		
Reason for Leaving			

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Address			
Telephone Number(s)	Hourly Rate Start	Hourly Rate Final	
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Employer	Employed From	Employed To	<b>Work Performed</b>
Address			
Telephone Number(s)	Hourly Rate Start	Hourly Rate Final	
Job Title	Supervisor		
Reason for Leaving			

## References

Name	Address	Phone #
Name	Address	Phone #
Name	Address	Phone #

# 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.

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

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

## For Personnel Department Use Only

Arrange Interview  Yes  No

Remarks \_\_\_\_\_  
\_\_\_\_\_

Interviewed By: \_\_\_\_\_

Employed  Yes  No Start Date \_\_\_\_\_

Job Title \_\_\_\_\_ Hourly Rate/ Salary \_\_\_\_\_ Department \_\_\_\_\_

By \_\_\_\_\_  
*Name and Title* *Date*

NOTES:

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# FINANCIAL HORIZONS

CREDIT UNION

## 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 is 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 characteristics, 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.

\_\_\_\_\_  
signature

\_\_\_\_\_  
date

Please complete the following: (please print)

Full Name: (last name, first name, mi)

Physical Address: (no post office boxes)

City, State & Zip Code

Social Security Number:

# KROLL

## DISCLOSURE AND AUTHORIZATION TO OBTAIN INFORMATION

In connection with my suitability for employment with \_\_\_\_\_ (“Company”), I authorize Company to request a consumer and/or investigative consumer report on me for employment purposes from **KROLL BACKGROUND AMERICA, INC.** (“Kroll”). Such reports may include, but are not limited to, information as to my character, general reputation, personal characteristics, and mode of living; discerned through employment and education verifications; personal references and interviews; my personal credit history based on reports from any credit bureau; my driving history, including any traffic citations; workers’ compensation records after a conditional job offer has been extended and to the extent permitted by law; a social security number trace; present and former addresses; criminal and civil history/records; and any other public record.

I authorize any person, business entity or governmental agency that may have information relevant to the above to disclose the same to Company and Kroll, including, but not limited to, any and all courts, public agencies, law enforcement agencies and credit bureaus. I authorize Company to share such information only with parties in interest who have a “need to know” such information to protect them and their employees. Kroll does not sell or otherwise provide any of the information found in its background investigations to any party other than the Company.

I understand that I am entitled to a complete and accurate disclosure of the nature and scope of any investigative consumer report of which I am the subject upon my written request to Kroll, if such is made within a reasonable time after the date hereof. I also understand that I may receive a written summary of my rights under 15 U.S.C. § 1681 et. seq. I agree that this authorization shall remain valid for the duration of my employment with Company. I certify that the information contained on this Authorization form is true and correct and that my application or employment may be terminated based on any false, omitted or fraudulent information.

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

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### IDENTIFYING INFORMATION FOR CONSUMER REPORTING AGENCY

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

Other Names Used \_\_\_\_\_ Years Used \_\_\_\_\_

Current Address: \_\_\_\_\_  
Street /P. O. Box      City      State      Zip Code      County      Dates

Former Address: \_\_\_\_\_  
Street /P. O. Box      City      State      Zip Code      County      Dates

Social Security Number: \_\_\_\_\_ Daytime Phone Number: \_\_\_\_\_

E-mail Address: \_\_\_\_\_ Driver’s License Number: \_\_\_\_\_ State of Issuance: \_\_\_\_\_

\* Date of Birth: \_\_\_\_\_ \*Gender \_\_\_\_\_

**For CA, MN & OK Residents Only: Please provide me with a copy of my background report      YES:       NO**

For California residents: Under § 1786.22 of the California Civil Code, you may view the file maintained on you by Kroll. You may also obtain a copy of this file, upon submitting proper identification and paying the costs of duplication services, by submitting a request by mail, by appearing at Kroll’s offices in person during normal business hours and on reasonable notice, or you may also receive a summary of the file by telephone after submitting a written request. Kroll has trained personnel available to explain your file to you and will provide a written explanation of any coded information. If you appear in person, you may be accompanied by one other person, provided that person furnishes proper identification. Kroll is located at 1900 Church St., Suite 300, Nashville, TN 37203 and may be contacted at 800-697-7189.

\*Providing year of birth and gender is strictly voluntary. This information will enable us to properly identify you in the event we find adverse information during the course of a background search.

Company ID: \_\_\_\_\_

# KROLL

## **FAIR CREDIT REPORTING ACT (FCRA) SUMMARY**

### ***What is a Consumer Report?***

A consumer report is a written, oral or other communication of any information by a consumer reporting agency (CRA) that bears on a consumer's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics or mode of living; and is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing a consumer's eligibility for:

- credit or insurance to be used primarily for personal, family or household purposes;
- employment purposes; or
- any legitimate business need in connection with a business transaction that is initiated by the consumer, or for account review to determine whether the consumer continues to meet the terms of such account.

### ***Is Kroll Background America, Inc. (KROLL) a Consumer Reporting Agency?***

Yes. A *CRA* is one who, for monetary fees, regularly engages in whole or in part in the practice of assembling or evaluating consumer credit information or other information on consumers for the purpose of furnishing consumer reports to third parties.

### ***What are permissible uses of Consumer Reports?***

A *CRA* may furnish a Consumer Report under the following circumstances and NO other:

- In response to the order of a court having jurisdiction to issue such an order.
- In response to a federal grand jury's subpoena.
- Pursuant to the consumer's written instructions.
- Pursuant to a disclosure request from the FBI for Counterintelligence Purposes.
- For a credit transaction involving the consumer.
- For employment purposes.
- For utilization in Insurance Underwriting Activities.
- In connection with obtaining a Government License or other benefit.
- For a legitimate business need in connection with a business transaction initiated by the consumer.
- For use by a potential investor or servicer, or current insurer, in a valuation of, or an assessment of the credit or prepayment risks associated with a consumer's existing credit obligation.
- For establishing a consumer's capacity/level to make child support payments.

### ***What are impermissible uses of Consumer Reports?***

A *CRA* is *prohibited* from furnishing a Consumer Report in the following circumstances:

- To supplement an original report compiled for a use that is not a *permissible* use.
- To establish property settlements during divorce.
- To determine a consumer's location for service of process; to locate a witness or person wanted in connection with a crime; or evaluate prospective jurors.
- To evaluate a consumer's relatives UNLESS a third party is jointly liable on an account.
- To satisfy curiosity about a person.
- To assist the media.
- To determine a consumer's eligibility for business credit. However, a release is not required to conduct business credit on a business.

### ***What requirements must be met prior to initiating a Consumer Report?***

#### ***Notice/Authorization/Release***

The consumer, in the form of a signed authorization, must indicate that they have been made aware and authorize the procurement of the report prior to a CRA preparing a consumer report.



### ***User Identification/Certification***

Each client, requesting a consumer report, must submit a written certification that he/she will apply consumer reports towards a particular *permissible* purpose and for no other.

### ***What is Out-Dated Information?***

Adverse information or inferences of such pertaining to a consumer that is generally more than seven (7) years old. Several well recognized Exceptions to the seven (7) year rule are:

- Criminal Convictions (Misdemeanors or Felonies) can be reported indefinitely.
- Bankruptcy can be reported for up to ten (10) years from the date of entry of the order for relief.
- A consumer involved in a credit transaction involving \$150,000 or more.
- The underwriting of life insurance involving \$150,000 or more.
- An employee receiving, or expecting to receive, an annual salary of \$75,000 or more.
- Government regulated industries where more than a 7 year search is mandated, i.e., FDIC or FAA.

**\*Note:** The FTC issued an opinion September 15, 1999 that stated that while a CRA is generally prohibited from reporting information more than seven years (7) old, the FCRA does not prohibit employers from using information more than seven years (7)old.

### ***What is an Investigative Consumer Report?***

An Investigative Consumer Report is a consumer report or portion thereof that concerns a consumer's character, general reputation, personal characteristics or mode of living obtained by a party, other than the user, through *personal interview(s)* with a third party(ies).

### ***What are the rights of a Consumer on whom KBA has prepared a Consumer Report?***

#### ***Notice***

A consumer has certain rights to notification.

- Notice from a *User* that a consumer report was in whole or in part responsible for the denial of credit, insurance, employment or the increase in the cost.
- Notice from the *User* stating that information other than a consumer report or from a *CRA* was, in whole or in part, responsible for the denial or increase in the cost of credit.
- Notice from a *User* stating that it has requested an investigative consumer report.
- Notice from a *CRA* that it has communicated adverse public record information on the consumer to an employer.
- Notice from the *CRA* of the information in its consumer report, the sources of such information and the party(ies) to whom such information was released.

#### ***File Disclosure***

A consumer has an *absolute* right to view his/her own consumer report. The consumer must request a *file disclosure* from the *CRA*. This shall include the names of all users who have obtained the consumer report for employment purposes within the past two (2) years from the date of the request; and one (1) year for users with purposes other than employment.

#### ***Reinvestigation***

A consumer also has a qualified right to have a *CRA* reinvestigate information contained in a consumer report. If the *CRA* has a reasonable belief that the consumer's request is frivolous, a reinvestigation is not mandated.

### ***What liabilities does a Consumer Reporting Agency face for non-compliance with the FCRA?***

*CRA* officers or employees who *knowingly and willfully* provide information to a person not authorized to receive such shall be fined under Title 18 U.S.C., imprisoned for not more than 2 years, or both. Further, a *CRA* may expose itself to civil liability for actual and punitive damages as well as attorney's fees and costs for non willful failure to comply with the FCRA; i.e., \$1500/per violation and if a pattern of knowing and willful on-compliance is established, \$2500.

**What is the Fair and Accurate Credit Transactions Act of 2003?**

The Fair and Accurate Credit Transactions Act of 2003 (often referred to as “FACTA” or the “FACT Act”) is legislation that contains significant amendments to the FCRA on a broad scope of topics and issues. The primary features of FACTA include making the existing FCRA preemption provisions permanent, adding several provisions to combat identity theft, and adding provisions to enhance the accuracy and consumer access to credit information. FACTA was signed into law by the President on December 4, 2003.

**How does FACTA impact CRA’s?**

With the passage of FACTA, communications to employers from third party investigators are no longer considered consumer reports under the FCRA. To fall within the exclusion the communication must be made to an employer or its agent, and must be in connection with an investigation of one of the following:

- Suspected misconduct relating to employment;
- Compliance with federal, state, or local laws;
- Compliance with the rules of a self-regulatory organization; or
- Compliance with the preexisting written policies of the employer

The communication must not be for the purpose of investigating a consumer’s creditworthiness, credit standing, or credit capacity (therefore, the communication must only bear on the employee’s character, general reputation, personal characteristics, or mode of living). Employees will have a right to notice and a right to a summary of the nature and substance of the communications if the employer takes adverse action based on communications resulting from an investigation.