



## APPLICATION FOR EMPLOYMENT

JSC Federal Credit Union is an equal opportunity employer. All applicants will be considered regardless of race, color, religion, sex national origin, age, marital or veteran status, disability or any other legally protected status. Equal access to the hiring process, services and employment is available to all persons. Applicants requiring accommodations to the application and/or interview process should contact a representative of the Human Resources Department. Each question should be answered completely and accurately. **No action will be taken until all questions have been answered and the application has been signed and dated.** Verification of eligibility to work in the U.S. will be required if an employment offer is made.

### APPLICANT INFORMATION

Last Name		First		M.I.	Date	
Street Address				Apartment/Unit #		
City		State		ZIP		
Phone		E-mail Address				
Social Security No.		Date Available		Desired Salary		
Position Applied for		Full Time	YES <input type="checkbox"/>	NO <input type="checkbox"/>	Part Time	YES <input type="checkbox"/> NO <input type="checkbox"/>
Are you over the age of 18?		YES <input type="checkbox"/>	NO <input type="checkbox"/>			
Are you a citizen of the United States? (Proof will be required upon hire)		YES <input type="checkbox"/>	NO <input type="checkbox"/>	If no, are you authorized to work in the U.S.?		YES <input type="checkbox"/> NO <input type="checkbox"/>
Have you ever worked for this company?		YES <input type="checkbox"/>	NO <input type="checkbox"/>	If so, when?		
Do you have any relatives employed here?		YES <input type="checkbox"/>	NO <input type="checkbox"/>	Have you served as an official or an employee of a credit union?		YES <input type="checkbox"/> NO <input type="checkbox"/>
Have you ever been convicted of a felony?		YES <input type="checkbox"/>	NO <input type="checkbox"/>	If yes, explain		

*For purposes of employment with JSC Federal Credit Union, "convictions" include sentenced confinement, paid fine, time served, placed on probation (including deferred adjudication) and court-ordered restitution.  
**A conviction is not necessarily a bar to employment.***

Conviction:	Location:	Date:
Please Explain:		
<i>By signing this application, you also agree to immediately notify JSC Federal Credit Union if you are convicted or, received deferred adjudication in, or otherwise plead guilty or no contest to a felony, or any crime involving dishonesty or breach of trust, while your application is pending or during your period of employment, if hired.</i>		

### EDUCATION

<b>High School</b>		Address			
Course of Study/General Major		Diploma or Degree	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
<b>College</b>		Address			
Course of Study/General Major		Diploma or Degree	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
<b>Other</b>		Address			
Course of Study/General Major		Diploma or Degree	YES <input type="checkbox"/>	NO <input type="checkbox"/>	

## PROFESSIONAL REFERENCES

*Please list the three most recent supervisors who can be contacted for work reference, excluding relatives:*

Full Name	Relationship
Company	Phone (    )
Address	
Full Name	Relationship
Company	Phone (    )
Address	
Full Name	Relationship
Company	Phone (    )
Address	

## EMPLOYMENT HISTORY

List work experience including military and voluntary assignments. Start with your present or last job. Attach more sheets if necessary. Please complete all fields entirely; statements such as "See Resume" are unacceptable.

Company	Phone (    )	
Address	Supervisor	
Job Title	Starting Salary \$	Ending Salary \$
Responsibilities		
From	To	Reason for Leaving
May we contact your previous supervisor for a reference?    YES <input type="checkbox"/> NO <input type="checkbox"/>		

Company	Phone (    )	
Address	Supervisor	
Job Title	Starting Salary \$	Ending Salary \$
Responsibilities		
From	To	Reason for Leaving
May we contact your previous supervisor for a reference?    YES <input type="checkbox"/> NO <input type="checkbox"/>		

Company	Phone (    )	
Address	Supervisor	
Job Title	Starting Salary \$	Ending Salary \$
Responsibilities		
From	To	Reason for Leaving
May we contact your previous supervisor for a reference?    YES <input type="checkbox"/> NO <input type="checkbox"/>		

## SKILLS

List job related professional, trade, business, or civic associations and any offices held. (Exclude memberships which would reveal sex, race, religion, national origin, age color, disability or other protected status.)

List job related special accomplishments, publications, and awards. (Exclude information which would reveal sex, race, religion, national origin, age color, disability or other protected status.)

List any additional information you would like us to consider.

## ACKNOWLEDGMENT

I understand that JSC Federal Credit Union is not making an offer of employment at this time. I certify that the information in this application is correct to the best of my knowledge. I understand that any misrepresentation or omission of any fact in my application, resume or any other materials, or during interviews is grounds for disqualification from further consideration or for termination if employed.

I authorize JSC Federal Credit Union to contact any company, institution, or individual it deems appropriate to investigate my employment history, character, and qualifications, if job related. I give my full consent for all contacted persons including former employers to provide the information concerning this application, and I waive my right to bring any cause of action against these individuals for any and all liability for damages arising from furnishing the requested information to JSC Federal Credit Union.

I understand that this application is current and active for only 90 days. At the conclusion of this time, if I have not heard from JSC Federal Credit Union and still wish to be considered for employment, it will be necessary to fill out a new application.

I understand that if I am hired, my employment at JSC Federal Credit Union is "at-will" and may be terminated by myself or by JSC Federal Credit Union at any time for any reason, with or without cause or notice. I understand that no representative of JSC Federal Credit Union has the authority to make any assurance to the contrary.

Signature

Date

# Authorization For Background Information

## General Release

I authorize JSC Federal Credit Union (JSC) and its agents to investigate, now and during my employment, my past employment, education, and activities, and to request and receive any information concerning me, including but not limited to, criminal history, credit reports, and public records from any persons, entities, schools, companies, corporations, partnerships, associations, credit bureaus, state agencies, departments of labor, law enforcement agencies, licensing agencies, and from my previous employers.

I further release, discharge, and hold harmless JSC, its agents, any persons, law enforcement agencies, schools, or personal/business entities and their respective officers, directors, employees, representatives and agents of any kind from any and all claims, liability, damages and responsibility of whatever kind or nature, arising out of or in connection with any act or omission in any such investigation or compliance with this authorization and request to release information, or any attempt to comply with it. This paragraph applies to any negligence, sole negligence, comparative negligence, concurrent negligence, error, or omission.

I have voluntarily signed this release to assist in the evaluation of my employment qualifications.

I agree that if any investigation at any time reveals that I provided false information to, or omitted information from JSC, then disciplinary action may occur including termination of my consulting assignment and/or employment with JSC, without liability.

If a consumer report contains adverse information that may be relied upon in making an employment decision, you will be advised of the adverse information before an employment decision is made and given an opportunity to explain.

If you are denied employment because of a consumer report, you will be advised of that fact and the source of the consumer report.

This information will include the name, address, and telephone number of the consumer reporting agency (CRA) that furnished the report. Please note that the CRA does not make any adverse decision concerning employment and will not be able to provide any information regarding that decision. If you are denied employment, you have the right to obtain a free disclosure of the consumer's file from the CRA if you request it within 60 days. You have the right to learn from the CRA the nature of the substance of the information, the sources, all other entities to whom the report has been sent for employment purposes for the last two years. You may demand reinvestigation of any item and may have your version of the facts placed in the report. You will be provided with a summary of your rights regarding consumer reports.

A consumer investigative report may be requested. You have the right to obtain a written description of the nature and scope of the consumer investigative report.

I understand that, like all other JSC forms, this form does not alter the employment at will relationship. I may terminate my employment at any time without cause and JSC retains the same right.

Applicant/Employee Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

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

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

## A Summary of Your Rights Under the Fair Credit Reporting Act

The Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer reporting agency" (CRA). Most CRAs are credit bureaus that gather and sell information about you-such as where you work and live, if you pay your bills on time, and whether you've been sued, arrested, or filed for bankruptcy-to creditors, employers, and other businesses. The FCRA gives you specific rights in dealing with CRAs, and requires them to provide you with a summary of these rights as listed here. You can find the complete text of the FCRA, 15 USC 1681 et seq., at the Federal Trade Commission's Web site-<http://www.ftc.gov/os/statutes/fcrajump.htm>.

- **You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you-such as denying an application for credit, insurance, or employment- must give you the name, address, and phone number of the CRA that provided the report.
- **You can find out what is in your file** A CRA must give you all the information in your file and a list of everyone who has requested it recently. However, you are not entitled to a "risk score" or a "credit score" that is based on information in your file. There is no charge for the report if your application was denied because of information supplied by the CRA, and if you request the report within 60 days of receiving the denial notice. You are also entitled to one free report a year if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you a fee of up to \$8.
- **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must reinvestigate the items (usually within 30 days) unless your dispute is frivolous. The CRA must pass along to its source all relevant information you provided. The CRA also must supply you with written results of the investigation and a copy of your report, if it has changed. If an item is altered or deleted because you dispute it, the CRA cannot place it back in your file unless the source of the information verifies its accuracy and completeness, and the CRA provides you a written notice that includes the name, address, and phone number of the source.
- **Inaccurate information must be deleted.** A CRA must remove inaccurate information from its files, usually within 30 days after you dispute its accuracy. The largest credit bureaus must notify other national CRAs if items are altered or deleted. **However, the CRA is not required to remove data from your file that is accurate unless it is outdated or cannot be verified.**
- **You can dispute inaccurate items with the source of the information.** If you tell anyone-such as a creditor who reports to a CRA-that you dispute an item, that person may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the source of the error in writing, the source may not continue to report it if it is in fact an error.
- **Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.
- **Access to your file is limited.** A CRA may provide information about you only to those who have a need recognized by the FCRA-usually to consider an application you have submitted to a creditor, insurer, employer, landlord, or other business.
- **Your consent is required for reports that are provided to employers or that contain medical information.** A CRA may not report to your employer, or prospective employer, about you without your written consent. A CRA may not divulge medical information about you without your permission.
- **You can stop a CRA from including you on lists for unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free number for you to call to tell the CRA if you want your name and address excluded from future lists or offers. If you notify the CRA through the toll-free number, it must keep you off the lists for two years. If you request and complete the CRA form provided for this purpose, you can have your name and address removed indefinitely.

- **You may seek damages from violators.** You may sue a CRA or other party in state or federal court for violations of the FCRA. If you win, the defendant may have to pay damages and reimburse you for attorney's fees. If you lose and the court specifically finds you sued in bad faith, you or your attorney may have to pay the defendant's fees.

You may have additional rights under state law. You may wish to contact a state or local consumer protection agency or a state attorney general to learn those rights.

If you have questions or believe your file contains errors, call our toll-free number. The FCRA gives several different federal agencies authority to enforce the FCRA.