600 South Ocean Boulevard Manalapan, Florida 33462-3398 An Equal Opportunity Employer

Phone 561-585-4030

Fax 561-585-9498



Employment Application

Revised 2023



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Dear Police Officer Applicant:

Thank you for your interest in the Manalapan Police Department. This agency is directed by Chief Carmen Mattox and consists of 12 sworn law enforcement officers and 5 non-sworn employees. The Town of Manalapan consists of two and one half square miles and serves 406 residents. We welcome all qualified applicants with outstanding qualities such as initiative, integrity, and respect to pursue joining our proud team of law enforcement professionals.

The Town of Manalapan, in a commitment to safeguard the health of employees and to provide a safe working environment, prohibits the unlawful possession, use or distribution of illicit drugs and alcohol by employees on Town and other work sites. This Drug-Free Workplace policy is implemented pursuant to the program requirements under Florida Statutes 440.102 and Rules 38F-9.001 to 9.013, Florida Administrative Code. The Town of Manalapan conducts drug tests in compliance with the Drug-Free Workplace Act of Florida. Detailed summaries of this policy are available in the Town Finance Director's office. Employees are required to abide by this policy as a condition of employment. Any employee who violates this policy shall be subject to disciplinary action, up to and including discharge

To apply for a police officer position with the Manalapan Police Department, an applicant <u>must</u> meet the following qualifications:

EMPLOYMENT REQUIREMENTS:

- Must meet the minimum age requirement of 21 years old, with five (5) years law enforcement experience preferred
- Be a citizen of the United States
- High School Diploma/GED; Preferred; College Associate's Degree or the equivalent number of credit hours from an accredited four-year college or university
- Possess a valid "Class E" Florida Drivers License and have no uniform traffic citations within the last twelve months.

- Persons with prior military service must have received an honorable discharge.
- Have a positive work history, being free from frequent disciplinary actions, suspensions, and/or terminations and resignations.
- Be a non-smoker (which includes any tobacco product for at least one year)
- Maintain the highest moral character, as specified under the provisions of Florida State Statute 943.13(7) and Rule 11B-27.002 of the Florida Administrative Code, by never having been convicted of any felony or misdemeanor involving domestic violence, perjury, or a false statements nor having plead guilty or nolo contendere after July 1, 1981, to a felony or misdemeanor involving perjury or a false statement, whether or not adjudication was withheld or sentence suspended.
- Successfully complete controlled substance testing.
- Successfully complete a polygraph examination.
- Successfully complete a physical examination.
- Successfully complete a psychological examination.
- Successfully complete a physical ability test.

FOR OUT-OF-STATE POLICE OFFICERS NOT ENROLLED IN A FLORIDA POLICE ACADEMY:

You may contact the Palm Beach State College (PBSC) Criminal Justice Institute's Assessment Center regarding requirements, fees, and academy schedules at (561) 868-3398. (This includes all police officers working in the State or the Military or from out-of-state). Out-of-state or Military Police Officers should contact the Florida Department of Law Enforcement (FDLE) at (850) 410-8600 to inquire if your law enforcement experience qualifies you to attend the *Equivalency of Training* course.

All applicants are responsible for paying the applicable fees associated with PBSC Criminal Justice Institute.

In order for a complete background investigation to be conducted and for you to continue processing your application for employment, all of the following guidelines must be adhered to:

- 1. All requested dates and addresses shall be complete, including zip codes, regardless if a resume is being submitted.
- 2. All forms provided in the police officer application package must be returned together signed, completed, and notarized (if specified we have notaries on staff at no charge to you). All documents must be completed in dark black ink only.
- 3. A current photograph (not a photograph copy made on a copier) of yourself must be attached to the completed Personal History Questionnaire.

- 4. Originals of the following documents are required when the police officer application package's is submitted. Copies of originals will be made when the application package is submitted. Originals will be returned to the applicant immediately.
 - o Birth Certificate;
 - High School Diploma/GED;
 - Social Security Card;
 - o Driver's License with current address;
 - o DD-214, including honorable discharge statement (if prior military service);
 - Military Records Request Form 180 (if prior military service), or write N/A on provided form if no military experience and return with application package. Also, if you have not served in the U.S. Military, you must sign the Attestment of Non-Service in Any Branch of the United States Military Form;
 - o Basic Law Enforcement Academy Certificate, or equivalency and State Exam Results (applicable if Police Academy completed after 07/01/1993);
 - o Training Certificates;
 - Official College Transcripts (indicating date of graduation and major or, if degree not obtained, number of hours and courses completed;
 - o Documentation on all name changes from birth name (if applicable);
 - o Credit Bureau Report.

In addition to providing necessary information to complete your background investigation, this application process also serves as a reflection of your moral character and ability in report writing, following instructions, and neatness of your work product. Failure to follow these directions or to disclose pertinent background information will delay your application process and may disqualify you from further processing.

Completed applications are only accepted by appointment. If you have any further questions please feel free to contact Chief Carmen Mattox at (561) 383-2550.

After fulfilling all of the above requirements, we look forward to working with you as an applicant with the Manalapan Police Department. Again, thank you for your interest in the Manalapan Police Department.

Sincerely,

Carmen Mattox, Chief of Police Manalapan Police Department



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POLICE OFFICER EMPLOYMENT BENEFITS

Starting Salary is \$ 60, 637.50 (with current Florida Law Enforcement Certification);

State Mandated Educational Incentives:

Defined Benefit Pension Participation;

Paid Medical, Dental and Vision Plans, Partial Premium for Dependants;

Deferred Compensation Program (Voluntary Participation);

Uniforms and Equipment Provided;

Training Opportunities, Advanced Education Reimbursement Program;

Off-Duty Extra Detail Opportunities;



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APPLICATION FOR EMPLOYMENT

In accordance with the provisions of the Americans with Disabilities Act, notify Chief Carmen Mattox in advance if you require special accommodations to participate in the employment process.

PLEASE PRINT CLEARLY IN BLACK INK

Position Applying F	or:			
Name of Applicant:				
	Last		First	Middle
Phone Number:				
	Home		Work	
Mailing Address:				
	Street Number	Street Name		APT or LOT Number
City		State		Zip Code
	Г]
		Insert Passport Ph	oto	

PERSONAL HISTORY QUESTIONNAIRE

INSTRUCTIONS:

Complete this application completely and accurately, as all statements in this application are subject to verification. Any applicant intentionally giving false information will be subject to disqualification. If a question does not apply to you, write N/A (not applicable). If the space provided is inadequate, please document the additional information on a separate full size sheet of paper (8 ½" x 11") and indicate the question, which you are answering. More than one answer may be put on a sheet.

1.	Full Name:				
		Last	First	Middle	Maiden
2.	Date of Birth:	Ionth Date Year	Social Security	Number:	_
3.	Present Statistics: _	Weight	Height	Eye Color	Hair Color
4.	Place of Birth:	City	County	State	Country
5.	Are you a citizen of	Ž	·	Yes □ No □	Country
6.	Have you had your	name legally cha	anged? Yes	No □	
7.	If you responded po	sitively to quest	ion number 6,	indicate the follow	wing:
8.	 Date and Lo 	ocation of Chang	ge:		
	Street Number	Street Name		APT or LOT	Number
	City	S	tate	Zip Code	
	Phone Number: _		Home		Work
	How long have y	ou resided at you		ess?	
9.	Do you own your he	ome? Yes □	No 🗆		
10.	How long? Chronologically	list ALL previo		o you rent? Yes	

years. Include full street address and zip code.

F	ROM	5	ГО						
Month	Year	Month	Year	Address of	Residence				
<u> </u>									
11.	you fro					have any li		nat would prede officer?	vent
12.	List al		ocieties	, civic, or	· fraterna	ıl organizatio	ons that you	are or have b	een
Dates		Organiza	tion Nam	e		Address of Org	ganization	Active	Inactiv
l									
MAR	RIAGE	(Presen	t Marit	al Status)			1	1
Inform	nation ir	this sect	ion app	lies only	to those	applicants w	ho are pres	ently married.	
13.	Spous	e's Full N	Vame:	La					
14.	Spous	e's Maide	en Name	e:		First		Middle	
15.	Date o	f Marriag	ge:	La		First		Middle	
16.		on of Ma							
17	Ic vou	r enouge i	n favor	of you be	ecomina	a Police Off	icer? Vec	□ N o □	

MARRIAGE (List Previous Marriages)

18.	Spouse's Full Name:					
		Last	First		Middle	;
19.	Are you responsible for chi	ld support paym	ents:	Yes □	No 🗆	
	If applicable, list the amour	nt of monthly pa	yment:			
20.	Are you responsible for alir	nony payments:		Yes 🗆	No 🗆	
	If applicable, list amount th	e amount of mo	nthly pay	ment:		
21.	If you are currently respo alimony, has legal action		U	1.1	1 2	1 5 0
	payment or delaying payme	ents?:			Yes \square	No \square
	If yes, please explain on a s			amata a h a	at of none	
	List all other previous marr	iage imormatioi	i on a sepa	arate sne	et or pape	l.

RECORD OF PARENTHOOD

22. List all children born to you.

Date of Birth	Place of Birth	Name of Child	Other Parent	Who is the Child Supported by?	Who has custody of the Child?

EDUCATIONAL BACKGROUND

23. List all high schools, trade/vocational schools, and colleges that you have attended.

Month / Year From - To	Educational Institution's Name	Mailing Address	Did You Graduate?

MILITARY SERVICE

24. Have you ever served in a military organization of the United States? Yes \(\subseteq \text{No} \subseteq \)

If applicable, please provide the below requested active military service and other data requested:

n / Year n - To	Branch of Service	Rank Held	Serial Number	Type of Discharge	M.O.S.

25. 26.	, <u> </u>					
	 If yes, indicate on a separate sheet of paper the following. Date(s) All Charge(s) Type of proceedings Disposition of charge(s) Has your discharge or separation status ever been corrected or changed?					
27.	Yes	□ No □	-	ever been corrected	or changed?	
	n yes	s, indicate detail	s below:			
	Change From:To: Authority:					
28.	8. Are you now, or were you ever an active or inactive member of the United States Reserve Forces or the State National Guard? Yes No					
	If yes	s, please provide	the following requ	uested data:		
Month From	/Year n - To	Branch of Service	Rank Held	Serial Number	Type of Discharge	M.O.S.
29.	. Have you ever served in a military organization of any foreign government? Yes \square No \square					
	If yes, indicate the country:					
VETI	ERAN	S' PREFEREN	CE CLAIM			
30.	Have you ever claimed and been employed through Veterans' Preference? Yes \square $\:\:$ No \square					
	If yes	s, give the name	and address of em	ployer		

31.	If no, are you claiming Veterans Preference? (In accordance with chapter55 A-7 Florida administrative code and chapter 295, Florida statutes) Yes □ No □
	If yes, what category are you claiming?
	(Please indicate the number from Veterans' Preference categories below)
	1) A veteran with a service-connected disability who is eligible for or receiving compensation, disability retirement, or pension under public laws administered by the U.S Department of Veterans Affairs and the Department of Defense.
	2) The spouse of a veteran who cannot qualify for employment because of a total and permanent disability, or the spouse of a veteran missing in action, captured, or forcibly detained by a foreign power.
	3) A veteran of any war who has served on active duty of one or more during a wartime period, excluding active duty for training, and who was discharged under honorable conditions from the Armed Forces of the United States of America
	4) The unremarried widow or widower of a veteran who died of a service related disability
32.	Have you ever been employed by any governmental entity within the state of Florida? Yes \Box $\ \ \ No$ \Box

*Note: If you are claiming Veterans Preference, you must meet the criteria and substantiate your claim by furnishing a DD214 (Certificate of Release or Discharge from active duty) or comparable document which serves as a certificate of release or document which serves as a documentation in accordance with the provision of Rule 55-A7.013, F.A.C. Wartime periods are defined in 1.01, F.S. Veterans Preference shall expire after an eligible person has been employed by the state to those in categories 1 and 2 and then those in categories 3 and 4. If an applicant claiming Veterans Preference for a vacant position is not selected, he/she may file a complaint with the Florida Department of Veterans Affairs Post Office Box 31003, St. Petersburg, Florida 33731-8903. A complaint must be filled within 21 days of the applicant receiving notice of the hiring decision made by the employing agency or within 3 months of the date of the application is filed with the employer if no notice is given.

EMPLOYMENT/UNEMPLOYMENT RECORD

33.	Do you object to your present employer being contacted? Yes \square No \square							
	If yes, why?							
34.	Have you ever been discharged or asked to resign from employment? Yes \square No \square							
	If applicable, explain							
35.	Have you ever been subjected to disciplinary action in connection with any employment? Yes \square No \square							
	If applicable, explain							
36.	List all Law Enforcement agencies that you have previously, or are currently applying for employment. Provide the following information.							
	 Police Departments Applied to Dates Applied Final Disposition 							
37.	List all employment, including part-time employment and explain all lapses in employment over twenty days.							
Compa	any Name: Phone (area code):							
•								
Compl	lete Address:							
Name	of Supervisor: Starting: month & year Ending: month & year							
Job Tit	tle and description of Duties: Salary:							
Reason	n for Separation:							

ompany Name: Phone (area code):			
1 7		,	
Complete Address:			
Name of Supervisor:	Starting: month & year	Ending: month & year	
rume of Supervisor.	Starting, month & year	Ending, month & year	
Job Title and description of Duties:		Salary:	
Reason for Separation:			
Company Name:	Phone (a	area code):	
Complete Address:			
Name of Supervisor:	Starting: month & year	Ending: month & year	
Job Title and description of Duties:		Salary:	
The and description of Buttes.		Suidi y .	
Reason for Separation:			
Reason for Separation.			
Company Name:	Phone (a	area code):	
Complete Address:			
Name of Supervisor:	Starting: month & year	Ending: month & year	
Job Title and description of Duties:		Salary:	
1			
Reason for Separation:			
Total Sopulation.			

For additional employment history, please use a separate sheet of paper.

BACKGROUND INFORMATION

38.	Have you ever been convicted of a felony or a misdemeanor? Yes \Box No \Box
	If yes, what were the charges?
	Where convicted?Date of conviction?
39.	Have you ever pled nolo contendere or pled guilty to a crime which is a felony or
	a first degree misdemeanor? Yes \square No \square
	If yes, what were the charges?
	Where convicted?Date of conviction?
40.	Have you ever had adjudication of guilt withheld for a crime, which is a felony or
	first-degree misdemeanor? Yes □ No □
	If yes, what were the charges?
	Where convicted?Date of conviction?
41.	Have you ever been detained, arrested, taken into custody or been the subject of any investigation? Yes \square No \square
	If yes, list all incidents and explain on a separate sheet of paper.
42.	Has anyone ever filed civil litigation against you? Yes \square No \square
	If yes, list all incidents and explain on a separate sheet of paper
	Note: A "Yes" answer to these questions will not automatically bar you from employment. The nature, job relatedness, severity, and date of the offense in relation to the position for which you are applying are considered. Police officer applicants must reveal all arrests and convictions, REGARDLESS of sealed or expunged records or juvenile status per FDLE background requirements.
43.	Have you used any type of tobacco products within the last year? (ie cigarettes etc)
	Yes □ No □ If yes, what is the usage amount?

44. Have you ev	4. Have you ever used any of the following illegal drugs?		
Marijuana	Yes \square	No 🗆	
Cocaine	Yes \square	No \square	
LSD	Yes □	No 🗆	
Heroin	Yes \square	No □	
Other (not listed)	Yes □	No □	
CHARACTER RE	EFERENCE	ES .	
employers v refer will be	who have kr e asked to ap	of four (4) persons not related to you and not former nown you for at least five (5) years. All persons who you opraise your character, ability and other qualities. OMPLETE ADDRESSES AND ZIP CODES	
Name:		Home Phone (area code):	
Name.		Home Thome (area code).	
Complete Address:			
Years known::		Email Address:	
Occupation:		Business Phone (area code):	
Name:		Home Phone (area code):	
Tunie.		Tionic Thore (area code).	
Complete Address:			
Years known::		Email Address:	
Occupation:		Business Phone (area code):	

Name:	Home P	hone (area code):	
Complete Address:			
Complete Address.			
Years known::	Email Ac	ddragg	
Tears known	Eman Ac	udiess.	
O	D.,,;,,,,,,,,	Phone (area code):	
Occupation:	Business P	none (area code):	
Name:	Home P	Phone (area code):	
Complete Address:			
Complete Address.			
Years known::	Email Ad	ldrass	
Tears known	Elliali Au	idiess.	
O constitution	р т	M (1 .)	
Occupation:	Business P	Phone (area code):	
MOTOR VEHICLE OPERAT	OR RECORD		
44. Please print the following	g information (EXACTI	LY AS SHOWN ON DRIVERS LICENSE)	
Drivers License Number:	State of Issuance:	Issue Date:	
Names as shown on license:			
Address as shown on license::			
Type or Class of license:		Date of Birth:	

Do you currently posses a valid driver's license? Yes \square $\;$ No $\;\square$

45.

Has	your license expired? Yes \square No \square
Has :	your license ever been revoked or suspended? Yes \square No \square
If "y	es" indicate on a separate sheet of paper the following.
	State of Suspension / Revoked
	Date of suspension / Revoked
• 1	Details of suspension / Revoked
	all traffic citations received. For each citation received on a separate shr indicate the following.
•	The date
	The offense
	The city, county, and state of occurrence
•	The disposition of the case.
•	you now have any unpaid or outstanding summons against you for tions? Yes \Box
If apı	plicable, provide locations of offenses and number of unpaid citations.
_F 1	

FAMILY BACKGROUND

51. List alphabetically; by last name first, all members of your immediate family, spouse included. and all members of your spouse's immediate family. Immediate family should include father, stepfather, mother, stepmother, brother, sister, guardians, and / or foster parents. This includes those relatives who are deceased. If additional space is required please use an additional sheet of paper.

Relationship	Name	Address	Occupation	D.O.B. Or Age

NEIGHBORHOOD CHECK

Neighbors Name:

52. List your neighbors from your last three (3) residences. If you do not know the name of the neighbor, list the neighbor's address or the apartment manager's address. If necessary please use a separate sheet of paper

Complete Address:		
Neighbors Name:	Phone (area code):	
Neighbors Name:	Phone (area code):	
	Phone (area code):	
Neighbors Name: Complete Address:	Phone (area code):	
	Phone (area code):	
	Phone (area code):	

Phone (area code):

Neighbors Name:	Phone (area code):	
Complete Address:		
Complete Address.		
Neighbors Name:	Phone (area code):	
Complete Address:		
	_	
Neighbors Name:	Phone (area code):	
3		
Complete Address:		_
Neighbors Name:	Phone (area code):	
Complete Address:		
Neighbors Name:	Phone (area code):	
Treigheors France.	Those (wear code).	
Complete Address:		

LOYALTY

Instructions: The term "subversive organization" as used here means any group or organization which supports, follows, or sympathizes with the principles of communism or any other subversive doctrine or is listed by the U.S. Attorney General as subversive. Circle "yes" or "no" to each question. If "yes", give details on a separate sheet of paper.

53.	Are you now, or have you ever been a member of the Communist Party? Yes $\Box \ \ \mbox{No} \ \Box$
54.	Are you now, or have you ever been a member of a Fascist Organization? Yes \square No \square
55.	Are you now, or have you ever been a member of any organization which advocates the overthrow of our constitutional form of government, or which has adopted the policy of advocating the commission of acts of force or violence to deny other persons their rights under the Constitution of the United States? Yes \square No \square
56.	Are you now, or have you ever been affiliated with any organization of the type described above, as an agent, official, or employee? Yes \Box No \Box
57.	Are you now, associating with, or have you ever associated with any individuals, including relatives, who you know or have reason to believe are members of any of the organizations described above? Yes \square No \square
58.	Have you ever been engaged in any of the following activities of any organization of the type described above: Contribution to, attendance at or participation in any organizations, social activities of said organizations or of any projects sponsored by them; the sale, gift, or distribution of any written, printed, or other matter, prepared, reproduced or published by them or any of their agents? Yes \square No \square



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AFFIDAVIT OF NON-USE OF TOBACCO PRODUCTS

I			, (do hereby
affirm that I have not been a user of tob	acco	products f	or at least one	(1) year
immediately preceding my application as	an er	nployee fo	r the Manalapa	an Police
Department, in accordance with department pe	olicy.	I further un	derstand that I w	vill not be
allowed to use tobacco products if employed b	y the	Manalapan	Police Departme	ent.
		1 0		
Under the penalties of perjury, I declare that	I hav	e the forgo	oing affidavit and	d that the
facts stated in it are true.				
races stated in it are true.				
			Signature	
			Date	
Sworn to and subscribed before me this	day	of	, 20	A.D.
		N	otary Public	
			Florida At Large	
My commission expires:			, 20	A.D.
SEAL				
SLAL				



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TRUTH - VERIFICATION CONSENT

•	ion examination (CVSA/Polygraph) to verify all n and all other information supplied to this
Yes □ No □	
If no, state your reason(s):	
concealment of material fact, and that the to the best of my knowledge and belief. I application are subject to later investi- investigation disclose any such misreprese	
Applicant's Signature	 Date
	_
Notary Public State of Florida	
County of	
My Commission expires:	

Personally Known_____or Identification Produced _____



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National Personnel Records Center, GSA. Military Personnel Records 9700 Page Boulevard St. Louis, MO. 63132

To Whom It May Concern:

I hereby authorize the National Personnel Records Center, St. Louis, MO., or other custodian of any military record to release to the Town of Manalapan any and all information and/or photocopies from my military records including medical records, all disciplinary actions and a copy of form DD 214, report of separation.

Applicants full Name Printed:	
Applicants Signature:	
Social Security Number:	
Current Address:	
Telephone Number:	
Sworn and subscribed before me on thisday of	, 20
Notary Public State of Florida	
County of	
My Commission expires:	
Personally Known or Identification Produced	



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NON-MILITARY SERVICE AFFIDAVIT

I,	have never served at any time in the
I,Armed Forces in the United States of America,	or any other country.
	Signature
	Date
Sworn and subscribed before me on thisd	lay of, 20
Notary Public State of Florida	
County of	
My Commission expires:	-
Personally Known or Identification Produ	nced



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Copies of your personal credit report can be obtained through any of the Credit Reporting Services listed below. Your credit report must be returned to Manalapan Police Department in the original envelope sealed and un-tampered. A copy of the report will be made for the file and the original will be returned to you at your request. The credit report must be drawn during the hiring phase dates. Any other report will not be accepted.

To obtain a copy of your personal credit report, you may contact any of the below listed companies. The credit report is required upon submission of the completed application. Applications that do not include a credit report shall not be accepted.

• Equifax: 1-800-685-1111

• Experion: 1-888-397-3742

• Trans-Union: 1-800-888-4213

A Summary of Your Rights under the Fair Credit Reporting Act

The Federal 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 if you pay your bills on time or have filed bankruptcy – to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. 1681-1681u, at the Federal Trade Commission's web site (http://www.ftc.gov). The FCRA gives you specific rights as outlined below. You may have additional rights under state law. You

may contact a state or local consumer protection agency or a state attorney general to learn those rights.

- 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 tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.
- You can find out what is in your file. At your request, a CRA must give you the information in your file, and a list of everyone who have requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within sixty (60) days of receiving notice of the action. You also are entitled to one (1) free report every twelve (12) months upon request if you certify that (1) you are unemployed and plan to seek employment within sixty (60) days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.
- You can dispute inaccurate information with the CRA. If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within thirty (30) days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs to which it has provided the data of any error.) The CRA must give you a written report of the investigation and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement in your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- Inaccurate information must be corrected or deleted. A CRA must remove or correct inaccurate or unverified information from its files, usually within thirty (30) days after you dispute it. However, the CRA is not required to remove accurate date from your file unless it is outdated (as described below) or cannot be verified. If your dispute results change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address, and phone number of the information source.
- 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, they may not report the information to a CRA without including a notice

of your dispute. In addition, once you have notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.

- Outdated information may be not be reported. In most cases, a CRA may not report negative information that is more than seven (7) years old; ten (10) years for bankruptcies.
- Access to your file is limited. A CRA may provide information about you only to people with a need recognized by the FCRA usually to consider an application with a creditor, insurer, employer, landlord, or other business.
- Your consent is required for reports that are provided to employers, or reports that contain medical information. A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurer, or employers without your permission.
- You may choose to exclude your name from CRA 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 phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two (2) years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.
- You may seek damages from violators. If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state of federal court.

The FCRA gives several different federal agencies authority to enforce the FCRA:

For Questions or Concerns Regarding:	Please Contact:
CRAs, creditors, and others not listed below	Federal Trade Commission Consumer Response Center – FRCRA Washington, D.C. 20580 202-326-3761
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after banks' name) Federal Reserve System member banks (expect national banks, and federal branches/agencies of foreign banks)	Office of the Comptroller of the Currency Compliances Management, Mail Stop 6-6 Washington, D.C. 20219 800-613-6743 Federal Reserve Board Division of Consumer & Community Affairs Washington, D.C. 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Programs Washington, D.C. 20552 800-842-6929

Federal credit unions (words "Federal Credit	National Credit Union Administration
Union" appear in institution's name)	1775 Duke Street
	Alexandria, VA 22314
	703-518-6360
State-charted banks that are not members of the	Federal Deposit Insurance Corporation
Federal Reserve System	Division of Compliance & Consumer Affairs
·	Washington, D.C. 20429
	800-934-FDIC
Air, surface, or rail common carriers regulated	Department of Transportation
by former Civil Aeronautics Board of Interstate	Office of Financial Management
Commerce Commission	Washington, D.C. 20590
	202-366-1306
Activities subject to the Packers and	Department of Agriculture
Stockyards Action, 1921	Office of Deputy Administrator –GIPSA
	Washington, D.C. 20250
	202-720-7051