

LAFAYETTE COLLEGE

Background Check Clearance Process

A requirement of employment with Lafayette College is to complete a background check within the first two (2) weeks of employment. Lafayette College has contracted CBY SYSTEMS, INC to process these checks.

The three (3) required background checks are:

1. PA State Criminal Clearance
2. PA Child Abuse Clearance
3. FBI Clearance

For your convenience, we have provided an outline of the multi-step clearance process below. If you have questions at any point during this process, please do not hesitate to contact the Office of Human Resources at 610-330-5060.

1. **To begin the background check clearance process, please complete the “Fair Credit Reporting Act Consumer Report Notice and Authorization” form attached to this packet and return it to the Office of Human Resources with your new hire paperwork.** Please keep these instructions and the Fair Credit Act Notice for your reference.
2. Human Resources will provide your name and email to CBY Systems Inc. to initiate the background check process. You will receive a series of emails with instructions. It is important that you take the action requested in each of the emails in order to properly complete your three background check clearances.
 - a. CBY will send you an email from automation@intrascreen.net asking you to submit your information and consent online to begin processing your clearances. (*Email #1*)
 - b. **It is imperative that you complete the initial questionnaire requested by CBY within 48 hours of receipt.** If the email does not appear in your inbox, please check your junk/spam emails.
3. Within 3-5 days of completing the online questionnaire and consent, you will receive two additional emails titled CHILD ABUSE REGISTRATION and FBI FINGERPRINTING INSTRUCTIONS, from ‘name’@CBY.com with detailed instructions regarding the FBI and Child Abuse clearances.

Your clearances will process as follows:

1. **PA State Criminal Clearance:** The PA State Criminal clearance will run automatically once you complete the initial Background Questionnaire sent to you from Lafayette College (automation@instascreen.net). The Office of Human Resources will be provided with the results upon completion.
2. **PA Child Abuse Clearance:** You will receive an email from CBY Systems, Inc. titled “*ACT 153 Child Abuse Registration/Instructions*”. (*Email #2*) This email will provide detailed instructions to complete the online PA Child Abuse Clearance application. This email will include a pre-paid registration number that you will use to fill out your information online. When the clearance has been processed, the results will be forwarded to you, as well as to the Office of Human Resources.
3. **FBI Clearance:** When you receive an email with the subject, “*FBI Clearance Instructions*”, you will be able to arrange for your fingerprinting. A registration receipt from Identigo will be included. (*Email #3*)
 - a. FBI Fingerprinting should be completed through the Pennsylvania Department of Human Services, NOT the Department of Education.
 - b. For your convenience, we encourage you to take advantage of fingerprinting on campus at the Landis Center for Community Engagement located at 322 March Street, Easton, PA 18042. Please contact the Landis Center at <https://landiscenter.lafayette.edu/clearances/> and go to “Sign up Genius”, or contact

Sarah Morgan at morgansb@lafayette.edu to make an appointment. Please be sure to bring your IdentoGO registration receipt with you to your fingerprinting appointment.

- c. If you prefer to obtain your fingerprinting at another location, the fingerprinting registration will provide the closest IdentoGO location to your permanent home address zip code. Please be sure to bring your IdentoGO registration receipt with you to your fingerprinting appointment.
- d. Please Note: Lafayette College does not have access to your FBI Clearance results, which will be mailed to your home address. **You must bring in the original FBI Clearance Certificate to the Office of Human Resources.** Copies are not acceptable.

Things to Remember:

1. CBY Systems, Inc. will provide the Office of Human Resources with copies of the completed PA Child Abuse Clearance and PA State Criminal History Record. You must supply the original document of your FBI Clearance to Human Resources. If you require a duplicate copy of your FBI Fingerprinting Clearance, contact the Department of Human Services directly at 877-371-5422. For assistance or questions about the clearance process in general, please contact the Office of Human Resources at 610-330-5060.
2. In lieu of obtaining new clearances, Lafayette College will accept original certificates of clearance completed within the past five years. Clearances run as a volunteer will not be accepted.
3. The cost of the clearances will be covered by the College. Any employee who has these clearances run on his/her own will not be reimbursed for associated costs and will need to have the clearances completed again through CBY Systems, Inc.
4. If you have difficulty completing these instructions with Internet Explorer, or are locked out, please use a different browser (FireFox or Chrome).

LAFAYETTE COLLEGE

Office of Human Resources

Easton, Pennsylvania 18042 • TEL 610-330-5060 • FAX 610-330-5720 • www.lafayette.edu

FAIR CREDIT REPORTING ACT CONSUMER REPORT NOTICE AND AUTHORIZATION

This Notice is to advise you that Lafayette College (the “College”) will request one or more consumer reports that may detail your criminal history, credit history, driving record, general reputation, character, personal characteristics, mode of living, and other background information as part of our employment application process.

No adverse employment action will be taken by the College on the basis of these consumer reports unless you have been provided beforehand with a copy of the report and a description in writing of your rights under the Fair Credit Reporting Act.

The Fair Credit Reporting Act requires that we obtain your written authorization before requesting consumer reports. Please complete the authorization form below so that we may continue the processing of your application.

AUTHORIZATION

I hereby authorize Lafayette College (the “College”) to obtain a copy of one or more consumer reports from one or more consumer reporting agencies for employment purposes. I understand that a consumer report may include information regarding my criminal history, credit history, driving record, general reputation, character, personal characteristics, mode of living, and other background information.

PRINT FULL NAME: _____

STREET ADDRESS: _____

CITY, STATE, ZIP: _____

EMAIL ADDRESS: _____

APPLICANT SIGNATURE: _____

DATE: _____

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

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 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 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 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.
- **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.

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 & 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>