

Peopletrail - Background Check Information

Introduction

As part of the NIAA eligibility process you are requested to provide authorization for a background check. The signing of this Authorization form will allow a background check agency, PeopleTrail (www.peopletrail.com), to verify the information you have provided and conduct a background check. The federal Fair Credit Reporting Act (FCRA) provides you protections in the background check process. Some state laws also provide you additional rights or protections. These rights are summarized below. For more information, contact your state or local consumer protection agency or your state Attorney General.

FCRA Rights Summary

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, including those used to perform background checks. Here is a summary of your major rights under the 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, like a background check, to deny your application - 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 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 organizations to which you apply.** A consumer reporting agency may not give out information about you to organization to which you reply without your consent.
 - **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, www.consumerfinance.gov/learnmore.

Peopletrail - Background Check Information

[Click Here For California Resident Notice](#)

[Click Here For New York Resident Notice](#)

I am authorizing NIAA to conduct the background check(s) described above

I Agree

Disclosure Regarding Background Investigation

[IMPORTANT -- PLEASE READ CAREFULLY BEFORE SIGNING ACKNOWLEDGMENT]

NIAA may obtain information about you for membership purposes from a third party consumer reporting agency. Thus, you may be the subject of a "consumer report" and/or an "investigative consumer report" which may include information about your character, general reputation, personal characteristics, and/or mode of living, and which can involve personal interviews with sources such as your neighbors, friends, or associates. These reports may contain information regarding your criminal history, social security verification, or other background checks.

You have the right, upon written request made within a reasonable time after receipt of this notice, to request disclosure of the nature and scope of any investigative consumer report conducted by PeopleTrail, 65 E. Wadsworth Park Dr, Draper, UT 84020, Phone: 866-223-8822, Fax: 888-759-7037, <http://www.PeopleTrail.com>. The scope of this notice and authorization is all-encompassing, however, allowing NIAA to obtain from any outside organization all manner of consumer reports and investigative consumer reports now and throughout the course of your membership to the extent permitted by law. As a result, you should carefully consider whether to exercise your right to request disclosure of the nature and scope of any investigative consumer report.

ACKNOWLEDGMENT AND AUTHORIZATION

I hereby authorize the procurement of "consumer reports" and/or "investigative consumer reports" at any time after receipt of this authorization. To this end, I hereby authorize, without reservation, any law enforcement agency, administrator, state or federal agency, institution, school or university (public or private), information service bureau, employer, or insurance company to furnish any and all background information requested by PeopleTrail, 65 E. Wadsworth Park Dr, Draper, UT 84020, Phone: 866-223-8822, Fax: 888-759-7037, <http://www.PeopleTrail.com>, another outside organization acting on behalf of the Company, and/or the Company itself.

I understand that selecting "I AGREE" below constitutes my electronic signature, dated as of when I complete this step, and that by doing so:

- I am authorizing NIAA to conduct the background check(s) described above
- I acknowledge that I have read the Summary of Your Rights Under the Fair Credit Reporting Act (FCRA) section above and certify that I understand its content.
- I am consenting to use electronic means to sign this form and have read and understand the above disclosure(s).

I acknowledge that I have read the Summary of Your Rights Under the Fair Credit Reporting Act (FCRA) section above and certify that I understand its content

Please Select