

Fort Knox Federal Credit Union APPLICATION FOR EMPLOYMENT

Please submit application in person at any of our Branch Offices, by mail, or by fax.
PO Box 900, Radcliff, KY 40160-0900 * azdeweese@fortknoxfcu.net * Fax # 270-351-0255

APPLICATION FOR EMPLOYMENT

The Civil Rights Act of 1964 prohibits discrimination in employment because of race, color, religion, sex, or national origin. Federal law also prohibits other types of discrimination such as age, citizenship, disability, veteran status, attainment of benefits, and participation in union activities. The laws of most states and many localities also prohibit some or all of the above types of discrimination as well as some additional types including, but not limited to, discrimination based on ancestry, marital status, parental status, sexual orientation, or source of income. The Fair Credit Reporting Act imposes restrictions with respect to credit data. This list, however, is not exhaustive of the grounds on which discrimination is prohibited.

PLEASE TYPE OR PRINT Date _____

Name _____
Last First Middle

Social Security No. _____ Phone No. _____

Address _____
No. Street City State Zip

Date of availability _____ E-mail Address _____

Are you legally eligible for employment in the USA? Yes _____ No _____

Position(s) applying for _____

Were you previously employed by us? Yes _____ No _____ If so, when? _____

Unique skills or qualifications _____

Are you related by blood or marriage to any current Credit Union employee or any member of the Board of Directors, Credit Committee or Supervisory Committee? Yes _____ No _____

If so, please list name and relationship below.

EMPLOYMENT HISTORY - List below present and past employment, beginning with most recent

Company	Start Date	Duties:
Address	End Date	
	Start Salary	
Phone	End Salary	May we contact this employer?
Supervisor	Reason for Leaving	(please check) Yes <input type="checkbox"/> No <input type="checkbox"/>

Company	Start Date	Duties:
Address	End Date	
	Start Salary	
Phone	End Salary	May we contact this employer?
Supervisor	Reason for Leaving	(please check) Yes <input type="checkbox"/> No <input type="checkbox"/>

Company	Start Date	Duties:
Address	End Date	
	Start Salary	
Phone	End Salary	May we contact this employer?
Supervisor	Reason for Leaving	(please check) Yes <input type="checkbox"/> No <input type="checkbox"/>

Company	Start Date	Duties:
Address	End Date	
	Start Salary	
Phone	End Salary	May we contact this employer?
Supervisor	Reason for Leaving	(please check) Yes <input type="checkbox"/> No <input type="checkbox"/>

PERSONAL REFERENCES (Not relatives or former employers)

Name	Address	Phone Number

How may we contact you during the business day (Mon-Fri 8:00am-4:30pm)?

How may we contact you during the evening (after 4:30pm)?

RECORD OF EDUCATION

Type of School	School Name and Address	Course of Study	Number of Years Completed	List Diploma or Degree
High				
College				
Other				

Are you willing to work part-time? Yes No

If yes, how many hours would be acceptable? (you may check both)

less than 20 hours per week

21-39 hours per week

Will you accept temporary employment? Yes No

Where are you willing to work? (check all that apply)

Elizabethtown Fort Knox Radcliff Hardin County

Bardstown Brandenburg Campbellsville

Danville Hodgenville Leitchfield

PLEASE READ AND SIGN BELOW

The facts set forth in my application for employment are true and complete. I understand that if employed, any false statement on this application may result in my dismissal. I further understand that this application is not and is not intended to be a contract of employment, nor does this application obligate the employer in any way if the employer decides to employ me. I understand and agree that my employment is at-will and can be terminated by either party with or without notice, at any time, for any reason. No one other than an officer of the Company has any authority to enter into any agreement for employment for any specified period of time or to make any agreement contrary to the foregoing and then only in a writing signed by an officer.

Signature of Applicant

FOR CREDIT UNION USE ONLY

FORT KNOX FEDERAL CREDIT UNION

APPLICANT DATA

Applicants are considered for employment and treated during their employment without regard to their race, color, creed, religion, sex, national origin, age, marital status, or any job-related handicap or medical condition.

To help us comply with government record-keeping requirements, we would appreciate your completing this one-page form. COMPLETION OF THIS FORM IS STRICTLY VOLUNTARY. The form will be physically separated from your job application before the application is reviewed for possible employment. This form will be kept in a confidential file, WITHOUT YOUR NAME ON IT, SEPARATE FROM YOUR APPLICATION FOR EMPLOYMENT.

DATE: _____ POSITION APPLIED FOR: _____

How did you come to apply for employment with us?

- ____ Newspaper ad
____ Relative/friend
____ Another web site (please identify)
____ Other (please explain)
____ Employment agency
____ Other (please explain)

PERSONAL TRAITS

Check one ____ male ____ female

ETHNIC AND RACIAL CATEGORY

- Check one ____ American Indian/Alaskan native (not Hispanic or Latino)
____ Asian (Not Hispanic or Latino)
____ Black or African American (Not Hispanic or Latino)
____ Hispanic or Latino
____ Native Hawaiian or Other Pacific Islander (Not Hispanic or Latino)
____ White (not Hispanic or Latino)
____ Two or more races (not Hispanic or Latino)

Check all that apply (see reverse for definitions)

- ____ Vietnam Era Veteran
____ Special Disabled Veteran
____ Other veteran (see next page)
____ Other handicapped person

"Veteran of the Vietnam-era" means a person who: (A) served in the military, ground, naval or air service of the United States on active duty for a period of more than 180 days, and was discharged or released therefrom with other than a dishonorable discharge...

"Special Disabled Veteran" means (A) a veteran who is entitled to compensation (or who but for the receipt of military retired pay would be entitled to compensation) under laws administered by the Department of Veterans' Affairs for a disability (i) rated at 30 percent or more...

"Other Veterans" means a veteran who served in the military, ground, naval or air service of the United States on active duty during a war or in a campaign or expedition for which a campaign badge has been authorized. To identify the campaigns or expeditions that meet this criterion, contact the Office of Personnel Management (OPM) and ask for the OPM VETS Guide, Appendix A.

AGREEMENT, AUTHORIZATION, AND CONSENT FOR RELEASE OF BACKGROUND INFORMATION

PLEASE TYPE OR PRINT

I, _____
 LAST NAME FIRST NAME MIDDLE NAME (PLEASE INCLUDE Jr., Sr., II, III Etc.)

understand that in conjunction with my application for employment, work to be performed under contract, promotion, volunteer position, reassignment, and/or retention ("Work"), Fort Knox Federal Credit Union will use the services of an outside agency to research and verify the information I have provided on my application for employment including my personal background, character, professional standing, work history and qualifications. This agency will provide a written report of its findings to Fort Knox Federal Credit Union. Fort Knox Federal Credit Union uses Sterling Info Systems, Inc., a consumer-reporting agency, as an agent to perform its Employment related background investigations.

Sterling Infosystems, Inc. will utilize various sources of information it deems appropriate including but not limited to: criminal conviction records, current and former employers, department of motor vehicle records, military records, credit reporting agencies, education records, professional and personal references and workers compensation records including any and all injuries in compliance with the Americans with Disabilities Act. I agree, authorize and consent to the release and disclosure of any and all information including but not limited to the above to Fort Knox Federal Credit Union and Abso.

I agree, authorize and consent to the procurement of a Consumer Report and/or an Investigative Consumer Report and understand that it may contain information about my credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living. This authorization in original or copy form shall be valid for my term of Work from the date indicated next to my signature. I understand and agree that where applied an electronic signature filed in electronic form shall have the same legal force as my hand written signature. According to the Fair Credit Reporting Act, I will be notified by Fort Knox Federal Credit Union if Work is denied because of information obtained from a Consumer Reporting Agency. Additionally, I understand that if requested within 60 days, I will be given a full and accurate disclosure as to the nature and substance of all information provided to Fort Knox Federal Credit Union. I further understand that I may request a copy of the report, and that when doing so, proper identification will be required and I should direct my request to: Sterling Infosystems, Inc., 5750 West Oaks Blvd, Ste 100, Rocklin, CA 95765 Phone #: 800.943.2589, option 1, Website: www.sterlinginfosystems.com . I understand that residents of all states will automatically receive a copy of the report if an adverse action is taken regarding the employment application, or upon request as outlined herein.

CHECK THIS BOX IF you are applying for work with a California, Minnesota or Oklahoma based employer and you would like a copy of your Consumer Report if one is prepared in the investigation of your background. CA Codes 1785.20.5 & 1786.16(a)(5)(b)(1), MN Code 13C Subdivision 2, OK Code 24 O.S. §148

Law enforcement agencies and other entities for positive identification purposes require the following information when checking public records. It is confidential and will not be used for any other purposes. please print clearly.

 Signed Today's Date

 Name as it appears on your driver's license Position Applied For

 Social Security Number *Birth Date Driver's License State

* Date of Birth optional for employment application purposes.

Other names you have used, or are also known as, including maiden name, name changes and any aliases:

PLEASE PROVIDE ALL RESIDENTIAL ADDRESSES FOR THE PAST 7 YEARS

Mo./Yr./Mo./Yr.

Current Address: _____
 Street Apt# City State Zip Code From / To?

Former Address: _____
 Street Apt# City State Zip Code From / To?

Former Address: _____
 Street Apt# City State Zip Code From / To?

Former Address: _____
 Street Apt# City State Zip Code From / To?

To Sterling Infosystems, Inc.:

I give permission for Sterling Infosystems, Inc. to contact my current employer, _____,
Current Employer Name Here
in order to verify my employment status on behalf of _____,
Sterling Client Name Here

Printed Applicant/Employee Name

Signature

Date



I acknowledge receipt of the preceding "Summary of Rights" by checking this box.

Below is a summary of your rights under the Fair Credit Reporting Act.

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 the FCRA. For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

- **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 identify 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, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit 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.ftc.gov/credit 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.ftc.gov/credit.
- **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).
- **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.ftc.gov/credit.

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. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors, and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after a bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System members banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer and Community Affairs Washington, DC 20551 202-452-3693
Saving associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in Institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051