



LAKE ELMO BANK

A TRADITION OF SERVICE

EMPLOYMENT APPLICATION

(PLEASE PRINT OR TYPE)

PERSONAL DATA

NAME (Last, First, Middle)

DATE

CURRENT ADDRESS (Street)

PHONE

(City)

(State)

(Zip)

PRIOR ADDRESS (Street)

PHONE

(City)

(State)

(Zip)

DAYTIME PHONE

SOCIAL SECURITY #

Are you over the age of 16?

YES

NO

NOTICE: The Lake Elmo Bank has a non-smoking policy that prohibits smoking on the Bank property.

Can you provide documentation to verify your identity and legal authority to work in the United States? YES NO

Have you ever been convicted of a misdemeanor, a felony, or convicted in a military court martial? If yes, give the date and explain. YES NO (A conviction will not necessarily disqualify you from employment)

POSITION APPLYING FOR

POSITION OR TYPE OF WORK DESIRED:

DATE AVAILABLE:

CIRCLE THOSE YOU ARE INTERESTED IN: Full-time Part-time Temporary

CIRCLE THOSE DAYS AVAILABLE: M T W TH F S SU

HOURS AVAILABLE: (i.e. 9-5) Days _____ Nights _____

How did you hear about Lake Elmo Bank?

Have you ever been employed by Lake Elmo Bank? If yes, when?

WAGE OR SALARY ACCEPTABLE: \$ _____ /hr or _____ /yr

EDUCATION AND TRAINING

CIRCLE LAST YEAR COMPLETED:

Grade, Trade, or High School
1 2 3 4 5 6 7 8 9 10 11 12

Tech/College
1 2 3 4

Graduate
1 2 3

List all high schools, business or trade schools, and colleges attended:

List extracurricular activities (include offices held, scholarships, awards, honors, sports, etc.) You are not required to list activities which may reveal your race, age, religion, sex, national origin, marital status, or any disability or handicap.

List all relevant skills (typing, computer software, word processing, ten-key etc.)

EMPLOYMENT HISTORY

Please list employment and military service. If you list any employment prior to 5 years from today's date, do not list the dates of employment. Instead, list the total number of years and months you were consecutively employed by each employer (i.e., 2 years, 5 months). Please indicate what name you used during these periods of employment if different from your present name.

CURRENT/MOST RECENT

Employer From (Mo./Yr.) To (Mo./Yr.)

Address Phone

Position Title Supervisor and Title

Summary of duties: _____

Reason for leaving: _____

Hours worked per week: _____ Last Wage or Salary: _____

FIRST PREVIOUS

Employer From (Mo./Yr.) To (Mo./Yr.)

Address Phone

Position Title Supervisor and Title

Summary of duties: _____

Reason for leaving: _____

Hours worked per week: _____ Last Wage or Salary: _____

EMPLOYMENT HISTORY (continued)

SECOND PREVIOUS

Employer	From (Mo./Yr.)	To (Mo./Yr.)
Address		Phone
Position Title	Supervisor and Title	
Summary of duties: _____		
Reason for leaving: _____		
Hours worked per week: _____		Last Wage or Salary: _____

THIRD PREVIOUS

Employer	From (Mo./Yr.)	To (Mo./Yr.)
Address		Phone
Position Title	Supervisor and Title	
Summary of duties: _____		
Reason for leaving: _____		
Hours worked per week: _____		Last Wage or Salary: _____

If you were self-employed or unemployed for three consecutive months or more within the past five years, please indicate the dates and provide an explanation below.

May we contact all of the above employers for references? If no, list the employers not to be contacted and give reason.

Employer	Reason
_____	_____
_____	_____

Please list membership(s) in professional or civic organizations. You are not required to list any which reveal your race, age, religion, sex, national origin, marital status, disability, or handicap.

If you need additional space to complete any of the previous items, please attach a separate sheet to this application form.

IMPORTANT — READ BEFORE SIGNING

I authorize an inquiry to be made on the information contained in this application.

I authorize educational institutions or any employers listed in this application to provide information about me. I hereby release them from all liability for issuing such information. I hereby waive any privilege I have to such information.

I understand and acknowledge that if I misrepresent or omit material facts on this application or in any pre-employment conversation or the results of an investigation are not satisfactory for any reason, any consideration, offer, or actual employment by the Bank may be terminated immediately without obligation or liability to me other than payment of compensation at the rate agreed upon, for services actually rendered, if I had been employed.

I understand that nothing contained in this employment application or in the granting of an interview and no Bank policies, procedures or guidebooks that I might receive are intended to create an employment contract between the Bank and myself for either employment or for the providing of any benefit. No promises regarding employment have been made to me and I understand that no such promise or guarantee is binding upon Lake Elmo Bank unless made in writing. If an employment relationship is established, I understand that I have the right to terminate my employment at any time for any reason or no reason, with or without cause, and with or without prior notice, and that Lake Elmo Bank retains a similar right. I also understand that if I am hired, I will be required to sign a confidentiality statement as a condition of my employment.

Applicant's Signature

Today's Date



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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 (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 has 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 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request 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 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 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your 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 to 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 30 days after you dispute it. **However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified.** If your dispute results in any 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 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, it may not continue to report the information if it is, in fact, an error.

- **Outdated information may not 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 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, insurers, 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 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 or 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 – FCRA Washington, DC 20580 202-326-3761
National banks, federal branches/agencies of foreign banks (word “National” or Initials “N.A.” appear in or after 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 member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 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, 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 703-518-6360
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 800-934-FDIC
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



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Position for which you are applying or current position: _____

APPLICANT/EMPLOYEE VOLUNTARY EEO SELF-IDENTIFICATION FORM

Lake Elmo Bank is an equal opportunity employer. Lake Elmo Bank is subject to certain governmental recordkeeping and reporting requirements for the administration of civil rights laws and regulations. To comply with these laws, we invite you to voluntarily self-identify your race or ethnicity. Self-identification is voluntary and there will be no negative consequences if you elect not to disclose this information. The information obtained will be kept confidential and will only be used in accordance with the provisions of applicable laws, executive orders, and regulations. When reported, the data will not identify any specific individual.

Lake Elmo Bank does not discriminate on the basis of race, color, religion, sex, national origin, age, disability, veteran status, or any other characteristic protected by applicable law.

Please print legibly in blue or black ink.

Name: First: _____ Middle: _____ Last: _____

Address: _____

City: _____ State: _____ Zip: _____

_____ Decline to disclose

GENDER: _____ Male _____ Female

ETHNICITY:

Circle: Yes or No: Are you *Hispanic or Latino* (A person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin regardless of race)?

IF YOU CIRCLED "YES" TO THE QUESTION ABOVE, PLEASE DO NOT FILL OUT THE REMAINDER OF THIS FORM.

IF YOU CIRCLED "NO" TO THE QUESTION ABOVE, PLEASE CHECK ONE DESCRIPTION BELOW:

Race:

- _____ *White (Not Hispanic or Latino)* – A person having origins in any of the original peoples of Europe, North Africa, or the Middle East;
- _____ *Black or African American (Not Hispanic or Latino)* – A person having origins in any of the Black racial groups of Africa.
- _____ *Native Hawaiian or Other Pacific Islander (Not Hispanic or Latino)* – A person having origins in any of the peoples of Hawaii, Guam, Samoa, or other Pacific Islands;
- _____ *Asian (Not Hispanic or Latino)* – A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian Subcontinent including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam;
- _____ *American Indian or Alaskan Native (Not Hispanic or Latino)* – A person having origins in any of the original peoples of North and South America (including Central America), and who maintains tribal affiliation or community recognition; and,
- _____ *Two or More Races (Not Hispanic or Latino)* – All persons who identify with more than one of the above five races.



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DISCLOSURE AND AUTHORIZATION REGARDING OBTAINING CONSUMER AND/OR INVESTIGATIVE REPORTS FOR EMPLOYMENT

In considering your application for employment or in making other employment decisions, Lake Elmo Bank (the "Bank") may request that a consumer reporting agency prepare a consumer report or investigative consumer report ("investigative report") regarding you. In addition, the Bank may independently conduct background checks on you. The consumer report, investigative report and/or background check may include, but not be limited to, information regarding your credit history, criminal convictions, former employers, education, and/or training.

1. By signing this disclosure, you consent to the Bank's obtaining a consumer report and/or investigative consumer report on you and further consent to the Bank's independently conducting a background check on you. Your failure or refusal to consent may be considered by the Bank in evaluating your application for employment or in making other employment decisions.
2. By signing this disclosure, you acknowledge that you
 - a. Have received a copy of this disclosure,
 - b. Have been notified of the possibility that a consumer and/or investigative report will be prepared, and
 - c. You understand this disclosure has been incorporated into the Bank's application for employment.
3. By this disclosure, you are also advised of your right to receive a copy of the consumer report and/or the investigative report obtained by the Bank.
 - a. By checking the box found on the bottom (back) of this form, you may request at no expense a copy of either the consumer or investigative report, should one be prepared. By your receipt to this disclosure, you are acknowledging that to request the report you must check the box found below.
 - b. Even if you do not check the box below you will still receive a copy of the report if the Bank considers or takes adverse action based on such report.
 - c. If you receive a copy of the consumer or investigative report, it will include a statement of your right to dispute and correct any errors, and of the procedures under U.S. Code, Title 15, Section 1681-1681t.
4. In accordance with the federal Fair Credit Reporting Act, if an investigative report is requested, you have the right to request that the Bank completely and accurately disclose to you the nature and scope of any requested report.
 - a. Your request must be made in writing to the Human Resources Department of the Bank within a reasonable period of time after you sign this disclosure or are advised that the Bank might obtain a consumer or investigative report. You have the right to receive a response to your request within the later of five days after the Bank receives your request or the date such report is requested.

- b. If an investigative report is conducted, the report may include information as to your character, general reputation, personal characteristics, and/or mode of living obtained through personal interviews of your friends, acquaintances, and/or family members.
 - c. If an investigative report is requested, you are being provided a written summary of your rights under the Fair Credit Reporting Act together with this Authorization form.
5. If the Bank proposes to take or takes adverse employment action against you wholly or partly because of information contained in the consumer or investigative report, the Bank will
- a. Advise you and send you a copy of the consumer report if you have not already requested and received a copy by checking the box down below; and
 - b. Provide you with the name, address, and phone number of the consumer reporting agency making the report, and
 - c. Provide you information about your right to dispute and correct any errors in the report and of procedures provided for under U.S. Code, Title 15, Section 1681-1681t.

I hereby consent and authorize the Bank to obtain a consumer report and/or consumer investigative report and/or conduct a background check on me for purposes of making hiring and other employment decisions about me. By signing the acknowledgement below, I release the Bank from any and all liability relating to or arising from such consumer reports and/or consumer investigative reports and/or background checks. I acknowledge that I have read this entire document and understand the same.

Date

Applicant or Employee

I wish to receive a copy of any consumer and/or investigative report requested by the Bank.

Date

Applicant or Employee