



**APPLICATION  
FOR  
EMPLOYMENT**

As an equal opportunity employer,

*SUPERIOR FEDERAL  
Credit Union*

is an employer “at will” and considers qualified applicants for all positions without regard to race, color, religion, gender, national origin, or to the extent provided by law, age, marital status, pregnancy, medical condition, disability, or any other protected classes as defined by federal, state, and/or local legislation.

Applicant Name: \_\_\_\_\_

Position Applied For: \_\_\_\_\_

Date of Application: \_\_\_\_\_





## **Important Notice to Employment Applicants**

### **PLEASE READ CAREFULLY BEFORE SIGNING**

1. I declare that all statements and answers in this application are true in all respects. I acknowledge and agree that any intentionally false statements, misleading answer, omission, concealment, or failure to answer any question fully, completely and accurately will be grounds for terminating my employment regardless to when such false information may be discovered.
2. I authorize **Superior Federal Credit Union** or the credit union's agent to investigate my references, to run a report of my credit history, to communicate with my former employers concerning the same, and to conduct an independent investigation of my character, conduct and employment record. Additionally, I release all parties from any and all liability for any damage, real or imagined, that may result from furnishing information to the credit union.
3. If employed, I agree to read and become fully acquainted with the Employee Handbook, and to comply with any and all credit union employment policies, job practices and procedures, and all other official credit union employment rules whether set forth in writing or otherwise stated.
4. I agree that upon termination of my employment I will return all company property including, but not limited to, keys, records, handbooks, guidelines, manuals, or other items issued to me in the furtherance of my employment activities.
5. I understand that All Employees of the Credit Union are "Employees at Will" and that, if employed, my employment with the credit union may be terminated at any time with or without notice by either the credit union or myself. Nothing contained in the Employee Handbook nor is any other writing or documentation provided to employees intended to limit, modify, change or amend the "at will" nature of employment with the credit union. Any hourly wage or salary figures provided to an employee in annual or period terms are stated for the sake of convenience or to facilitate comparisons, and are not intended and do not create an employment contract for any specific period of time.
6. I acknowledge and agree that the foregoing is the credit union's expression of the terms and conditions of employment consideration, which conditions are subject to change at any time with or without notice. I further acknowledge and agree that no person other than the president of the credit union can modify, change, or amend the terms and conditions set forth above, and that any change or amendment must be in writing and signed by the president.
- 7 **I agree that any claim or lawsuit relating to my service with Superior Federal Credit Union or any of its subsidiaries must be filed no later than six (6) months after the date of the employment action that is subject to the claim or lawsuit. I waive any statute of limitations to the contrary.**

I have read and understand the contents of this employment application and am fully able and competent to complete it.

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(Signature of Applicant Acknowledges Voluntary Consent to the Above Conditions)

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Date

Toledo Office/Operation Center  
5555 Airport Highway, Suite 205 ♦ Toledo, OH 43615  
419/861-7555 ♦ FAX 419/861-7565 ♦ 1/800/772-0130 ♦ FAX 1/800/772-0440

**Superior Federal Credit Union use only**

DATE: \_\_\_\_\_ TIME: \_\_\_\_\_  
CUSTOMER #: **85ES61288** PERSON ORDERING \_\_\_\_\_  
REPORT \_\_\_\_\_

**APPLICANT INFORMATION:** *(Please print all information)*

First Name: \_\_\_\_\_ Middle: \_\_\_\_\_

Last Name: \_\_\_\_\_ Maiden Name: \_\_\_\_\_

CURRENT ADDRESS: \_\_\_\_\_  
Street city state zip

PREVIOUS ADDRESS: \_\_\_\_\_  
Street city state zip

SOCIAL SECURITY NO.: \_\_\_\_\_ MALE: \_\_\_ FEMALE: \_\_\_

DRIVERS LICENSE NO.: \_\_\_\_\_ STATE: \_\_\_\_\_

\*DATE of BIRTH: \_\_\_\_\_

**APPLICANT AUTHORIZATION**

Without reservation, I authorize this employer or any party or agency contacted by this employer to procure my consumer report and/or to obtain or furnish information concerning my credit, criminal, motor vehicle, and other history. I understand that inquiries may be made to various federal and state agencies, employers, references, acquaintances and others seeking information as to my personal characteristics, credit worthiness, employment status, general reputation, and mode of living.

**FCRA DISCLOSURE**

This is to inform you that as part of processing your application, a consumer report may be obtained for employment purposes.

SIGNATURE: \_\_\_\_\_ TODAY'S DATE: \_\_\_\_\_

\*This information is requested by CBC Employment Screening Services solely for purposes of ensuring accurate retrieval of records.

## EMPLOYER USE ONLY

Reports Requested: (Place checkmark next to report(s) requested and fill in appropriate information)

**Credit Report** \_\_\_\_\_

**Social Security Search** \_\_\_\_\_

**Motor Vehicle Report:** State: \_\_\_\_\_  
License No.: \_\_\_\_\_

**Report (other):**

Available \_\_\_\_\_

**(Please fax a copy of the application if ordering)**

- Education Verification
- Current Employer Verification
- Previous Employer Verification
- Professional License Verification
- Personal Reference Check

**Criminal Report, County:**

State \_\_\_\_\_

County \_\_\_\_\_

City \_\_\_\_\_

*Felony*

*Felony and misdemeanor*

*Do you want the maiden name searched?*  Yes  No

(Maiden name search will incur additional charges)

**State Criminal Report (list State):**

\_\_\_\_\_

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### **Customer certification**

I, \_\_\_\_\_, as an authorized representative of the above-mentioned Customer, do hereby **certify** that, in accordance with the ESS Customer Services Agreement, prior to ordering any report for employment purposes, the applicant, 1) authorized the procurement of the report(s), 2) received the FTC "Summary of Your Rights Under the Fair Credit Reporting Act, 3) received the FCRA Disclosure herein, and that 4) in the event any adverse action is to be taken which is based in whole or in part on the report(s), **before** taking such action, the applicant will be provided with a copy of the report(s) including a written summary of a consumer's rights under the FCRA, and 5) information from the report(s) will not be used in violation of any applicable federal or state equal opportunity law or regulation.

Signature of Authorized Agent for the Customer \_\_\_\_\_

Date: \_\_\_\_\_

## EQUAL EMPLOYMENT OPPORTUNITY INFORMATION FORM

Superior Federal Credit Union is an equal opportunity employer that is committed to a program of recruitment of females, minority group members, individuals with disabilities, and qualifying veterans. In order to comply with governmental reporting requirements, we request that you supply the information below. This information is voluntary and will in no way effect the processing of your application or your consideration for employment. This form should be submitted with the employment application, but will be processed separately and used for statistical purposes only. Please fill in the information requested and check all items that apply to you. Thank you for your cooperation.

DATE: \_\_\_\_\_

APPLICANT'S NAME: \_\_\_\_\_

POSITION APPLIED FOR: \_\_\_\_\_

GENDER:     Male                       Female

**RACE:**

Hispanic or Latino

Persons of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture or origin, regardless of race

White (Not Hispanic or Latino)

Persons having origins in any of the original peoples of Europe, North Africa, or the Middle East.

Black or African American (Not Hispanic or Latino)

Persons having origins in any of the black racial groups of Africa.

Native Hawaiian or Other Pacific Islander (Not Hispanic or Latino)

Persons having origins in any of the peoples of Hawaii, Guam, Samoa, or other Pacific Islands.

Asian (Not Hispanic or Latino)

Persons having origins in any of the original peoples of the Far East, Southeast Asia, or Indian Subcontinent, including for example, Cambodia, China, India, Japan, Korea, Malasia, Pakistan, the Philippine Islands, Thailand and Vietnam

Native Indian or Alaskan Native

Persons having origins in any of the original peoples of North and South America, (including Central America) and who maintain tribal affiliation or community recognition.

Two or More Races (Not Hispanic or Latino)

All Persons who identify with more than one of the above races, excluding those who identify themselves as Hispanic or Latino.

VETERAN STATUS: Are you a Veteran?     Yes                       No

\* Specific Veteran data is collected at the time of hire.

## 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](http://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](http://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](http://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](http://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 1-800- XXX-XXXX.

- **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](http://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:
<b>Consumer reporting agencies, creditors and others not listed below</b>	<b>Federal Trade Commission: Consumer Response Center – FCRA - Washington, DC 20580 1-877-382-4357</b>
<b>National banks, federal braches/agencies of foreign banks (word “National” or initials “N.A.” appear in or after bank’s name)</b>	<b>Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 800-613-6743</b>
<b>Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)</b>	<b>Federal Reserve Board Division of Consumer &amp; Community Affairs Washington, DC 20552 800-452-3693</b>
<b>Savings associations and federally chartered savings banks (word “federal” or initials “F.S.B. appear in federal institution’s name)</b>	<b>Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929</b>
<b>Federal credit unions (words “Federal Credit Union” appear in institution’s name)</b>	<b>National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600</b>
<b>State chartered banks that are not members of the Federal Reserve System</b>	<b>Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342</b>
<b>Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission</b>	<b>Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306</b>
<b>Activities subject to the Packers and Stockyards Act, 1921</b>	<b>Department of Agriculture Office of Deputy Administrator – GIPSA Washington, DC 20250 202-720-7051</b>