

TO: All Applicants with Contingent offers of employment are subject to completion of the following:

Please note you have been made a “conditional” offer of employment. This means that being hired is contingent upon passing the following criteria:

- 1.) Passing road test (if CDL-A Driver)**
- 2.) Drug testing (and if CDL-A Driver a physical).**
- 3.) Passing Criminal background check (note: you will not be eliminated for having a criminal record each conviction is evaluated based on age of conviction, relationship to position, severity of crime and numerous other factors).**
- 4.) You will be subject to passing a probationary evaluation for work performance during the first ninety (90) days of employment for non-union workers / union workers are subject to individual bargaining agreement.**
- 5.) The above conditions do not constitute a contract of employment, all non-union workers are employed “at-will” and union workers are subject to their specific bargaining agreement.**

TO: All Applicants – Conditional Offer of Employment, contingent upon passing all company criteria.

Please find attached as separate documents, as required under the Fair Credit Reporting Act:

- 1.) REQUEST, AUTHORIZATION, CONSENT AND RELEASE FOR BACKGROUND INFORMATION
- 2.) CORI ACKNOWLEDGEMENT FORM
- 3.) PSP NOTICE AND CONSENT FORM
- 4.) CERTIFICATION TO CONSUMER REPORTING AGENCY
- 5.) SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT
- 6.) CORI – CORRECTING A CRIMINAL RECORD (Massachusetts iCORI)
- 7.) CRIMINAL BACKGROUND CHECK POLICY – Massachusetts State Only
- 8.) SUMMARY OF YOUR RIGHTS UNDER THE MASSACHUSETTS CONSUMER CREDIT REPORTING ACT
- 9.) A SUMMARY OF YOUR RIGHTS UNDER THE STATE OF NEW JERSEY FAIR CREDIT REPORTING ACT
- 10.) DISCLOSURE - New Jersey Consumers Have the Right to Obtain a Security Freeze
- 11.) State Law Notices Relating to Your Background Report

MANAGERS: RETURN THIS WITH HIRING DOCUMENTS

Applicants Complete:

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.

Signed _____ Today's Date _____

Printed Name _____

Position Applied For _____

_____/_____/_____
Social Security Number Date of Birth Driver's License Number State

Other names you have used or are also known as: _____

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

Person Requesting Background Check: Louis Natale – Director of Human Resources : 732-940-7216
Print Your Name Phone Number

YOU MUST ALSO SIGN THE ATTACHED REQUEST, AUTHORIZATION, CONSENT AND RELEASE FOR BACKGROUND INFORMATION

MANAGERS: RETURN THIS WITH HIRING DOCUMENTS

REQUEST, AUTHORIZATION, CONSENT AND RELEASE FOR BACKGROUND INFORMATION

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

understand that in conjunction with my application for employment or for continued employment, Eastern Freightways, Inc. ("THE COMPANY") will use the services of outside agency(s) 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. These agencies will provide a written report of its findings to THE COMPANY. THE COMPANY may use one or all of the consumer-reporting agency(s): **Sterling InfoSystems Inc., 249 West 17th Street, New York, NY 10011, (877) 424-2457 , AND Federal Motor Carrier Safety Administration Pre-Employment Screening Program, 1200 New Jersey Ave SE, Washington, DC 20590, (800) 832-5660, AND HireRight Inc. Corporate Headquarters, 5151 California Ave Irvine, CA 92617, (800) 420-2761, AND Baker Street PO Box 5091 Brookfield, CT 06804, (203)775-1200** as an agent(s) to perform its employment related background investigations.

The consumer-reporting agency(s) above will utilize various sources of information it deems appropriate including but not limited to: credit reporting agencies, criminal-related data, motor vehicle records, and/or general information relating to credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, and/or mode of living. I request, authorize and consent to the release and disclosure of any and all information including but not limited to the above to THE COMPANY, and the consumer-reporting agency.

I request, authorize and consent to the procurement of an Investigative Consumer Report and/or Consumer Credit Report and understand that they may contain information about my background, mode of living, character, personal characteristics and general reputation. Further, I understand and agree that this authorization shall remain on file and shall serve as an ongoing authorization for THE COMPANY to obtain additional consumer report(s) on me at any time during my employment. I understand that I am entitled to obtain information regarding the nature and scope of the background investigation requested by THE COMPANY. I also acknowledge that I may receive a written summary of my rights under the Fair Credit Reporting Act. According to the Fair Credit Reporting Act, I will be notified by THE COMPANY if employment is denied because of information obtained from a Consumer Reporting Agency.

If an investigative consumer report is requested by the COMPANY, I understand that I have the right to request, within a reasonable period of time (not to exceed 30 days) after receipt of this notice, to receive a written disclosure of the nature and scope of any investigation, to make a written request that the COMPANY disclose whether or not an investigative report was obtained, and if such report was obtained, I may inspect and receive a copy of the report by contacting the above agency's directly.

MANAGERS: RETURN THIS WITH HIRING DOCUMENTS

RELEASE OF LIABILITY

I hereby release Eastern Freightways, Inc. and its agents, and all persons, agencies, and entities providing information or reports about me from any and all liability arising out of the request for or release of any consumer reports.

Print Full Name _____

Signature _____

Date _____

CORI ACKNOWLEDGEMENT FORM¹ MANAGERS RETURN THIS WITH HIRING DOCUMENTS

I, (Print your name) _____ authorize Eastern Freightways, Inc. to obtain criminal record offender information (“CORI”) information from the Massachusetts iCORI database, which is maintained by the Massachusetts Department of Criminal Justice Information Services (“DCJIS”).

In providing this authorization, I am providing the following information.

1) Last six digits of my social security number:

XXX- __ __ - __ __ __ __

2) All names that have been used by me or by which I have been known:

3) Any different name or date of birth that I am aware may appears in the state CORI database:

In addition, I have provided government-issued identification in the form of _____ for Eastern Freightways, Inc. to verify my identity.

Name / Signature

Date

TO BE COMPLETED BY EMPLOYER

I, (Hiring Manager) _____, hereby certify, under the penalties of perjury, that

- A. I am an authorized designee of Eastern Freightways, Inc.
- B. Eastern Freightways, Inc. is requesting this CORI information to evaluate a current and/or prospective employee, pursuant to M.G.L. c.6, §172(a)(3),
- C. I have verified individuals identity (above) by reviewing a government issued identification.

Name

Date

Eastern Freightways, Inc. shall retain this CORI acknowledgement form for a minimum of one year after the date signed. In addition, if Eastern Freightways, Inc. submits a new request for CORI information within one year of the date on this form, Eastern Freightways, Inc. shall provide written notice to the individual at least 24 hours before submitting the request. 4810-8833-3583, v. 1

¹ This form only needs to be used when accessing the state iCORI database. If an employer uses a consumer reporting agency to obtain criminal background information and the agency does not access the state iCORI database, then the employer should use forms that comply with FCRA and relevant state law.

Likewise, there is no guidance as to how this information is to be submitted to the state, especially since employers/CRA's will have internet access to the database.

MANDATORY USE FOR ALL MONTHLY ACCOUNT HOLDERS
IMPORTANT NOTICE
REGARDING BACKGROUND REPORTS FROM THE PSP Online Service

1. In connection with your application for employment with _____ (“Prospective Employer”), it may obtain one or more reports regarding your driving, and safety inspection history from the Federal Motor Carrier Safety Administration (FMCSA).

When the application for employment is submitted in person, if the Prospective Employer uses any information it obtains from FMCSA in a decision to not hire you or to make any other adverse employment decision regarding you, the Prospective Employer will provide you with a copy of the report upon which its decision was based and a written summary of your rights under the Fair Credit Reporting Act before taking any final adverse action. If any final adverse action is taken against you based upon your driving history or safety report, the Prospective Employer will notify you that the action has been taken and that the action was based in part or in whole on this report.

When the application for employment is submitted by mail, telephone, computer, or other similar means, if the Prospective Employer uses any information it obtains from FMCSA in a decision to not hire you or to make any other adverse employment decision regarding you, the Prospective Employer must provide you within three business days of taking adverse action oral, written or electronic notification: that adverse action has been taken based in whole or in part on information obtained from FMCSA; the name, address, and the toll free telephone number of FMCSA; that the FMCSA did not make the decision to take the adverse action and is unable to provide you the specific reasons why the adverse action was taken; and that you may, upon providing proper identification, request a free copy of the report and may dispute with the FMCSA the accuracy or completeness of any information or report. If you request a copy of a driver record from the Prospective Employer who procured the report, then, within 3 business days of receiving your request, together with proper identification, the Prospective Employer must send or provide to you a copy of your report and a summary of your rights under the Fair Credit Reporting Act.

The Prospective Employer cannot obtain background reports from FMCSA unless you consent in writing.

If you agree that the Prospective Employer may obtain such background reports, please read the following and sign below:

2. I authorize _____ (“Prospective Employer”) to access the FMCSA Pre-Employment Screening Program (PSP) system to seek information regarding my commercial driving safety record and information regarding my safety inspection history. I understand that I am consenting to the release of safety performance information including crash data from the previous five (5) years and inspection history from the previous three (3) years. I understand and acknowledge that this release of information may assist the Prospective Employer to make a determination regarding my suitability as an employee.

3. I further understand that neither the Prospective Employer nor the FMCSA contractor supplying the crash and safety information has the capability to correct any safety data that appears to be incorrect. I understand I may challenge the accuracy of the data by submitting a request to <https://dataqs.fmcsa.dot.gov>. If I am challenging crash or inspection information reported by a State, FMCSA cannot change or correct this data. I understand my request will be forwarded by the DataQs system to the appropriate State for adjudication.

4. Please note: Any crash or inspection in which you were involved will display on your PSP report. Since the PSP report does not report, or assign, or imply fault, it will include all Commercial Motor Vehicle (CMV) crashes where you were a driver or co-driver and where those crashes were reported to FMCSA, regardless of fault. Similarly, all inspections, with or without violations, appear on the PSP report. State citations associated with FMCSR violations that have been adjudicated by a court of law will also appear, and remain, on a PSP report.

I have read the above Notice Regarding Background Reports provided to me by Prospective Employer and I understand that if I sign this consent form, Prospective Employer may obtain a report of my crash and inspection history. I hereby authorize Prospective Employer and its employees, authorized agents, and/or affiliates to obtain the information authorized above.

Date: _____

Signature

Name (Please Print)

NOTICE: This form is made available to monthly account holders by NICT on behalf of the U.S. Department of Transportation, Federal Motor Carrier Safety Administration (FMCSA). Account holders are required by federal law to obtain a driver’s written or electronic consent prior to accessing the driver’s PSP report. Further, account holders are required by FMCSA to use the language provided in paragraphs 1-4 of this document to obtain a prospective driver’s consent. The language must be used in whole, exactly as provided. The language may be included with other consent forms or language at the discretion of the account holder, provided the four paragraphs remain intact and the language is unchanged.

MANAGERS: RETURN THIS WITH HIRING DOCUMENTS

**MANAGERS: RETURN THIS WITH HIRING DOCUMENTS
CERTIFICATION TO CONSUMER REPORTING AGENCY**

Eastern Freightways, Inc. ("THE COMPANY") hereby certifies and confirms that it will, prior to procuring a consumer report on any consumer for purposes of employment, comply in full with each and every mandate of the federal Fair Credit Reporting Act ("FCRA") as amended.

Specifically, THE COMPANY certifies and confirms that, before it procures any consumer report, the individual who is the subject of said consumer report will, as mandated by Section 604(b)(2), be provided with a written disclosure and will provide THE COMPANY with a written authorization expressly permitting it to obtain a consumer report about the individual.

Additionally, THE COMPANY certifies and confirms that before taking any adverse action based in whole or in part on the information contained in an individual's consumer report, it will comply with the provisions of Section 604(b)(3) of the FCRA and provide the consumer with all requisite information mandated under this Section of the FCRA.

THE COMPANY further certifies and confirms that none of the information contained in any consumer report that it has procured will be used in violation of any applicable federal or state equal employment opportunity law or regulation.

This certification is made by THE COMPANY to **Sterling InfoSystems Inc., 249 West 17th Street, New York, NY 10011, (877) 424-2457 , AND Federal Motor Carrier Safety Administration Pre-Employment Screening Program, 1200 New Jersey Ave SE, Washington, DC 20590, (800) 832-5660, AND HireRight Inc. Corporate Headquarters, 5151 California Ave Irvine, CA 92617, (800) 420-2761, AND Baker Street PO Box 5091 Brookfield, CT 06804, (203)775-1200** pursuant to and in full compliance with the FCRA as amended.

ALL OF THE FOLLOWING TO BE PROVIDED TO CONDITIONAL NEW HIRE

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.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 give you the name, address, and phone number of the credit reporting agency (CRA) 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 CRA (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: (1) a third party has taken adverse action against you because of information in your file; (2) you are the victim of identity theft and place a fraud alert in your file; (3) your file contains inaccurate information as a result of the fraud; (4) you are on public assistance; or (5) 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 with the CRA.** 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.
- **CRAs must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days after you dispute it. However, a CRA may continue to report information it has verified as accurate.
- **CRAs may not report outdated negative information.** In most cases, a CRA 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 CRA 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 CRA 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 number you can call if you choose to remove your name and address from the list these offers are based on. You may opt out with the nationwide credit bureaus.
- **You may seek damages from violators.** If a CRA, a user or, in some cases, a user of consumer reports or a furnisher of information to a CRA, violates the FCRA, you may be able to sue them 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	PLEASE 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, in addition to the CFPB</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 1-856-411-2372</p> <p>b. Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357 (Toll-Free)</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 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 Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 1-888-851-1920 (Toll-Free)</p> <p>c. FDIC Consumer Response Center 100 Walnut Street, P.O. Box # 11 Kansas City, MO 64106 1-877-275-3342 (Toll-Free)</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>

	1-703-518-6300
3. Air Carrier	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20423 1-202-366-2220
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E. Street, S.W. Washington, DC 20423 800- 877-8339 (Toll-Free)
5. Creditors Subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8 th Floor Washington, DC 20416 1-800-827-5722 (Toll-Free)
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20459 1-888-732-6585 (Toll-Free)
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090 1- 703-883-4056
9. Retailers, Finance Companies, and All Other Creditors Not listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA 1-877-382-4357

For Massachusetts iCORI database see below:

INFORMATION CONCERNING THE PROCESS IN CORRECTING A CRIMINAL RECORD

1. If you have undergone a background check by an agency that has received a criminal record from the DCJIS, you may ask the agency to provide you with a copy of the criminal record. You may also request a copy of your adult criminal record from the Department of Criminal Justice Information Services, 200 Arlington Street, Suite 2200, Chelsea, MA 02150 or by calling (617)660-4640 or go to http://www.mass.gov/Eeops/docs/cjis/cori_request_personal.pdf
2. The DCJIS charges \$25.00 fee to provide an individual with a copy of his/her criminal record. You may complete an affidavit of indigency and request that the DCJIS waive the fee.
3. Upon receipt, review the record. If you need assistance in interpreting the entries or dispositions, please review the disposition code and "how to read a criminal record" on the DCJIS website www.mass.gov/cjis/cori/cori_bop.html
4. The DCJIS does not offer "walk-in" service but you may call our Legal Division at (617)660-4760 for assistance or the CARI Unit of the Office of the Commissioner of Probation at (617)727-5300.
5. If you believe that a case is opened on your record that should be marked closed, you may contact the Office of the Commissioner of Probation Department at the court where the charges were brought and request that the case(s) be updated.
6. If you believe that a disposition is incorrect, contact the Chief Probation Officer at the court where the charges were brought or the CARI Unit at the Office of the Commissioner of Probation and report that the court incorrectly entered a disposition on your criminal record.
7. If you believe that someone has stolen or improperly used your identity and were arraigned on criminal charges under your name, you may contact the Office of the Commissioner of Probation CARI Unit or the Chief Probation Officer in the court where the charges were brought. For a listing of courthouses and telephone numbers please see www.mass.gov/cjis/cori/cori_codes_court.html
8. In some situations of identity theft, you may need to contact the DCJIS to arrange to have fingerprints analysis conducted.
9. If there is a warrant currently outstanding against you, you need to appear at the court and ask that the warrant be recalled. You cannot do this over the telephone.
10. If you believe that an employer, volunteer agency, housing agency or municipality has been provided with a criminal record that does not pertain to you, the agency should contact the CORI Unit for assistance at (617)660-4640.

CRIMINAL BACKGROUND CHECK POLICY – Massachusetts State Only

This policy is applicable to the criminal history screening of prospective and current employees, subcontractors, volunteers and interns, professional licensing applicants, and applicants for the rental or leasing of housing.

Where Criminal Offender Record Information (CORI) and other criminal history checks may be part of a general background check for employment, volunteer work, licensing purposes, or the rental or leasing of housing, the following practices and procedures will be followed.

I. INQUIRING ABOUT CRIMINAL HISTORY

In connection with any decision regarding employment, volunteer opportunities, housing, or professional licensing, the subject shall be provided with a copy of the criminal history record, whether obtained from the DCJIS or from any other source, prior to questioning the subject about his or her criminal history. The source(s) of the criminal history record is also to be disclosed to the subject.

II. DETERMINING SUITABILITY

If the subject does not dispute the record's accuracy, then the determination of suitability for the position or license will be made. Unless otherwise provided by law, a criminal record will not automatically disqualify an applicant. Rather, the determination will be made based on factors including, but not limited to, the following:

- a. Relevance of the record to the position sought;
- b. The nature of the work to be performed;
- c. Time since the conviction;
- d. Age of the candidate at the time of the offense;
- e. Seriousness and specific circumstances of the offense;
- f. The number of offenses;
- g. Whether the applicant has pending charges;
- h. Any relevant evidence of rehabilitation or lack thereof; and
- i. Any other relevant information, including information submitted by the candidate or requested by the organization.

The applicant is to be notified of the decision and the basis for it in a timely manner.

III. ADVERSE DECISIONS BASED ON CRIMINAL BACKGROUND INFORMATION

If an authorized official is inclined to make an adverse decision based on the results of a criminal history background check, the applicant will be notified immediately. The subject shall be provided with a copy of the organization's Criminal Background Check policy and a copy of the criminal history. The source(s) of the criminal history will also be revealed. The subject will then be provided with an opportunity to dispute the accuracy of the record. Subjects shall also be provided a copy of DCJIS' **Information Concerning the Process for Correcting a Criminal Record**.

Currently, [Company Name] does not conduct Criminal Offender Record Information ("CORI") checks through the Massachusetts Department of Criminal Justice Information Services ("DCJIS") iCORI database. If [Company Name] chooses to conduct such checks through the iCORI database in the future, the following procedures will apply.

IV. CONDUCTING CORI SCREENING

CORI checks, **conducted through the state's iCORI database**, will only be conducted as authorized by the DCJIS and MGL c. 6, § 172, and only after a CORI Acknowledgement Form has been completed.

With the exception of screening for the rental or leasing of housing, if a new CORI check is to be made on a subject within a year of his/her signing of the CORI Acknowledgement Form, the subject shall be given seventy two (72) hours notice that a new CORI check will be conducted.

If a requestor is screening for the rental or leasing of housing, a CORI Acknowledgement Form shall be completed for each and every subsequent CORI check.

V. ACCESS TO CORI

All CORI obtained from the DCJIS is confidential, and access to the information must be limited to those individuals who have a "need to know". This may include, but not be limited to, hiring managers, staff submitting the CORI requests, and staff charged with processing job applications. [The Company] must maintain and keep a current list of each individual authorized to have access to, or view, CORI. This list must be updated every six (6) months and is subject to inspection upon request by the DCJIS at any time.

VI. CORI TRAINING

An informed review of a criminal record requires training. Accordingly, all personnel authorized to review or access CORI at [The Company] will review, and will be thoroughly familiar with, the educational and relevant training materials regarding CORI laws and regulations made available by the DCJIS.

Additionally, if [The Company] is an agency required by MGL c. 6, §171A, to maintain a CORI Policy, all personnel authorized to conduct criminal history background checks and/or to review CORI information will review, and will be thoroughly familiar with, the educational and relevant training materials regarding CORI laws and regulations made available by the DCJIS.

VII. USE OF CRIMINAL HISTORY IN BACKGROUND SCREENING

CORI used for employment purposes shall only be accessed for applicants who are otherwise qualified for the position for which they have applied.

VIII. VERIFYING A SUBJECT'S IDENTIFY

If a criminal record is received from the DCJIS, the information is to be closely compared with the information on the CORI Acknowledgement Form and any other identifying information provided by the applicant to ensure the record belongs to the applicant.

If the information in the CORI record provided does not exactly match the identification information provided by the applicant, a determination is to be made by an individual authorized to make such determinations based on a comparison of the CORI record and documents provided by the applicant.

IX. SECONDARY DISSEMINATION LOGS

All CORI obtained from the DCJIS is confidential and can only be disseminated as authorized by law and regulation. A central secondary dissemination log shall be used to record any dissemination of CORI outside this organization, including dissemination at the request of the subject.

**SUMMARY OF YOUR RIGHTS UNDER THE
MASSACHUSETTS CONSUMER CREDIT REPORTING ACT**

You have the right to obtain a free copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding eight dollars. There is no fee, however, if you have been turned down for credit, employment, insurance, or rental dwelling because of information in your credit report within the preceding sixty days. The consumer credit reporting agency must provide someone to help you interpret the information in your credit file. Each calendar year you are entitled to receive, upon request, one free consumer credit report.

You have a right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current, and verifiable information removed from your credit report. In most cases, under state and federal law, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old, and must remove bankruptcy information only if it is over ten years old.

If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the consumer credit reporting agency must then, within thirty business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning a dispute should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about the disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in the six months preceding your request, or two years in the case of a credit report used for employment purposes. This record shall include the recipients of any consumer credit report.

You have the right to opt out of any pre-screening lists compiled by or with the assistance of a consumer credit reporting agency by calling the agency's toll-free telephone number or contacting the agency in writing. You may be entitled to collect compensation, in certain circumstances, if you are damaged by a person's negligent or intentional failure to comply with the provisions of the credit report act.

**A SUMMARY OF YOUR RIGHTS
UNDER THE STATE OF NEW JERSEY FAIR CREDIT REPORTING ACT**

The State of New Jersey Fair Credit Reporting Act(NJFCRA) is designed to promote accuracy, fairness, consumer confidentiality and the proper use of consumer report data by each consumer reporting agency("CRA") in accordance with the requirements of the NJFCRA.

The NJFCRA is modeled after the Federal Fair Credit Reporting Act. The same rights are provided under the Federal Fair Credit Reporting Act and you have received A Summary of Your Rights Under the Federal Fair Credit Reporting Act. You can find the complete text of the NJFCRA at the Division of Consumer Affairs, Department of Law and Public Safety.

**For questions or concerns regarding the NJFCRA, please contact:
Division of Consumer Affairs
Department of Law and Public Safety
124 Halsey Street
Newark, NJ 07102**

DISCLOSURE

New Jersey Consumers Have the Right to Obtain a Security Freeze

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to New Jersey law.

The security freeze will prohibit a consumer reporting agency, from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific party, parties or period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following;

- i. The unique personal identification number or password provided by the consumer reporting agency.
- ii. Proper identification to verify your identity; and
- iii. The proper information regarding the third party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days or less, as provided by regulation, after receiving the request.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, a few days before actually applying for new credit.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

State Law Notices Relating to Your Background Report

Washington State Applicants only: You also have the right to request from the consumer reporting agency a written summary of your rights and remedies under the Washington Fair Credit Reporting Act.

California, Massachusetts, Minnesota, New Jersey and Oklahoma Applicants Only: Please check the box to the left if you would like a free copy of any REPORT obtained by COMPANY from Sterling.

(MANAGERS – INFORM HUMAN RESOURCES / SAFETY IF A COPY IS REQUESTED)

New York Applicants Only: By signing the authorization, you acknowledge that you have received a copy of New York Correction Law Article 23-A. You have the right, upon written request, to be informed whether an investigative consumer REPORT was requested. If such a REPORT was requested, you will be provided with the name and address of the consumer reporting agency that prepared the REPORT and you can contact that agency to inspect or receive a copy of the REPORT.