MERCY MEDICAL CENTER FAIR CREDIT REPORTING ACT DISCLOSURE AND AUTHORIZATION TO VOLUNTEER APPLICANT

Disclosure

When considering your application for our Volunteer Services and when making a decision about whether to offer you this position, Mercy Medical Center may wish to obtain and use a "consumer report" from a "consumer reporting agency". The definitions of these terms, from the Fair Credit Reporting Act ("FCRA"), are stated below.

As an applicant to be a volunteer at Mercy Medical Center you are considered to be a "consumer" with possible rights under the FCRA.

A "consumer reporting agency" as utilized by Mercy Medical Center is a person or business that, for monetary fees, dues or on a cooperative non-profit basis, regularly assembles or evaluates information on consumers for the purpose of furnishing "consumer reports" to others, such as Mercy Medical Center. The "consumer reporting agency" in this case will provide a criminal background record check on you.

A "consumer report" is any written, oral or other communication of any information by a "consumer reporting agency" bearing on a consumer's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics or mode of living which is used or collected for the purpose of serving as a factor in establishing the consumer's eligibility for purposes including, but not limited to, employment.

A "consumer report" as utilized by Mercy Medical Center includes a background report by a consumer-reporting agency regarding a criminal record. Under the FCRA, a consumer report is used to evaluate an individual as a volunteer by Mercy Medical Center.

If Mercy Medical Center obtains a "consumer report" about you, and if Mercy Medical Center considers any information in the "consumer report" when making a decision that directly and adversely affects you, you will be provided with a copy of the "consumer report" before the decision is finalized. You also may contact the Federal Trade Commission (FTA) about your rights under the FCRA as a "consumer" with respect to "consumer reports" and "consumer reporting agencies."

Date