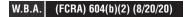
Stock No. 11288



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DISCLOSURE REGARDING USE OF CONSUMER REPORT FOR EMPLOYMENT PURPOSES

Dear

Through this notice, we are disclosing that a consumer report may be obtained for employment purposes as part of a pre-employment background check investigation and at any time during your employment. The information in the consumer report may be used for decisions related to your employment. The consumer report may include information on your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living.

In order for us to obtain your consumer report, you must authorize us to do so in writing. By signing below, you authorize us to obtain a consumer report regarding you and acknowledge receipt of this disclosure.

If you authorize us to obtain a consumer report regarding you, we will provide a copy of the consumer report and a summary of your rights under the Fair Credit Reporting Act to you before we take any adverse action regarding you which is based on the consumer report. Thank you for your cooperation.

Dated _____

(Financial Institution Name and Address)

By

I authorize you to obtain a consumer report regarding me for the employment purpose described above.

Dated _____.