

CONSUMER DISCLOSURE AND AUTHORIZATION

AUTHORIZATION

I _____ have carefully read and understand this Consumer Disclosure and Authorization. By my signature below, I consent to the release of consumer reports and/or investigative consumer reports to GreatLIFE Golf and Fitness, Affiliates and Related Companies in conjunction with my job application. I authorize disclosure to GreatLIFE Golf and Fitness and/or to the background check vendor of information concerning my employment & earning history (I specifically waive the need to receive a written notice for disclosure of information from any present or former employer who may provide information based upon this authorization); education; credit history, capacity & standing; motor vehicle history and standing; criminal history; and all other information GreatLIFE Golf and Fitness deems pertinent by any individual, corporation or other private or public entity, including without limitation the following: employers; learning institutions, including colleges and universities; law enforcement agencies; federal, state and local courts; the military; credit bureaus; motor vehicle records agencies; and other applicable sources. I understand that if GreatLIFE Golf and Fitness hires me, my consent will apply throughout my employment to the extent permitted by law, unless I revoke or cancel my consent by sending a signed letter or statement to GreatLIFE Golf and Fitness's HR Department. I also understand that, to the extent allowed by law, information contained in my job application or otherwise disclosed by me before, during, or after my employment, if any, may be used for the purpose of obtaining consumer reports and/or investigative consumer reports. This Consumer Disclosure and Authorization form, in original, faxed, photocopied, or electronic form, will be valid for any reports that may be requested by GreatLIFE Golf and Fitness. I understand that providing any false information or omitting any material information on my application materials or in the interview process will be sufficient grounds for rejection of the application, or termination of employment whenever discovered.

DISCLOSURE

Please read this form carefully as it contains your rights as a Consumer. For the benefit of each stakeholder in the organization including but not limited to ownership, employees, and strategic partners, GreatLIFE Golf and Fitness may request a consumer report and/or investigative consumer "report" on you from a Consumer reporting agency. GreatLIFE Golf and Fitness will use such report(s) solely for employment purposes.

The report is an independent investigation of your background, which pursuant to Section 603 of the Fair Credit Reporting Act (FCRA) may include information regarding your "character, general reputation, personal characteristics, or mode of living." The scope of the report may include information concerning your driving record, civil and criminal court records, education, credentials, credit history (following state guidelines when applicable), identity, past addresses, Social Security number, substance abuse testing results, workers' comp information, previous employment, and personal references. If you are denied employment as a result of information obtained from your background check, pursuant to the FCRA, GreatLIFE Golf and Fitness will furnish to you the required adverse communications which include a copy of your background report, a summary of your rights under the FCRA, and instructions on how you can dispute inaccurate information contained within the report.

FCRA SUMMARY OF RIGHTS

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 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 identity 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, 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. 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.

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.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 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 1-888-567-8688.

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.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:

FOR QUESTIONS OR CONCERNS REGARDING

PLEASE CONTACT

Consumer reporting agencies, creditors and others not listed

Federal Trade Commission
Consumer Response Center- FCRA
Washington, CD 20580 877-382-4357

AUTHORIZATION

The following is my true and complete legal name and all information is true and correct to the best of my knowledge.

Name _____
First Name **Middle Initial or Name** **Last Name**

Maiden, or other names used _____

Primary Phone _____ Email Address _____

Current Address _____

City _____ State _____ Zip _____

Previous Address _____

City _____ State _____ Zip _____

Other counties or states resided in the past 7 years _____

Driver's License Number _____ State Issued _____

Expiration Date _____ Date of Birth ____ / ____ / _____ Social Security Number _____

Signature _____ Date ____ / ____ / _____

By checking this box, I verify the above is my electronic signature

For purposes of this document, a typed signature will serve as the official signature.

A photocopy reproduction of this request shall be for all intents and purposes as valid as the original.