

Application for Employment

"An Equal Opportunity Employer"



Personal Data

We appreciate your interest in our credit union. Please complete as fully as possible. Applicants are considered for available positions without regard to race, color, religion, sex, national origin, age, marital or veteran status, or disability. Please understand that receipt of this application does not necessarily mean that CVFCU has a position available at this time.

Referral Source: (Check one)

- ☐ Advertisement ☐ Employment Agency ☐ Walk-In ☐ Online ☐ Job Posting Service ☐ Friend ☐ Relative
☐ Job Service (Employment Security Commission) ☐ CVFCU Employee _____

Last Name

First Name

Middle Initial

Address

City

State

Zip

Telephone ()

Social Security Number

Position Applied for

Date

- If under 16, can you furnish a work permit? ☐ Yes ☐ No If yes, give date: _____
Have you ever filed an application with CVFCU? ☐ Yes ☐ No If yes, give date: _____
Have you ever been employed by CVFCU? ☐ Yes ☐ No If yes, give date: _____
Are you employed now? ☐ Yes ☐ No May we contact your present employer? ☐ Yes ☐ No
Have you ever been bonded? ☐ Yes ☐ No
Have you ever been refused bond? ☐ Yes ☐ No If yes, state reason and date: _____
Have you ever been convicted of a felony? ☐ Yes ☐ No If yes, please explain: _____

Are you prevented from lawfully becoming employed in this country because of Visa or Immigration Status? ☐ Yes ☐ No
(CVFCU will require proof of citizenship or immigration status upon employment.)

Job Requirements

Check appropriate box for type of employment ☐ Full-time ☐ Part-time ☐ Peak- time ☐ Temporary ☐ Summer

Salary Desired: _____ When could you be available to begin work? _____

Are you willing to relocate to ANY CVFCU location? ☐ Yes ☐ No Can you travel if your job requires it? ☐ Yes ☐ No

The following conditions may be required at some point in a job assignment. If required, would you be willing to work:

- Monday through Saturday ☐ Yes ☐ No Overtime Work ☐ Yes ☐ No Shift Work ☐ Yes ☐ No
Rotational Work Schedule ☐ Yes ☐ No Fluctuating Hours ☐ Yes ☐ No

Work Experience

List the last five positions you have held beginning with the most recent, or all the positions held for the last five years. If you do not have enough space, you may give more complete and detailed information on additional pages. **Accuracy of dates and addresses is essential.**

Current or Last Employer	Supervisor's Name and Title		Telephone and Extension
Employer's Address	Description of Work		
Position	Reason for Leaving		
Dates of Employment From: To:	Starting Salary	Final Salary	

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Do you have any commitments to another employer or organization which might affect your employment with us? ☐ Yes ☐ No
If yes, please explain:

Education

	<u>High School</u>				<u>Business/Technical School</u>				<u>College</u>				<u>Graduate School</u>			
School Name and Location																
Years Completed	9	10	11	12	1	2	3	4	1	2	3	4	1	2	3	4
Diploma/Degree																
Describe your course of study																

Describe any specialized training, apprenticeship, skills, extra-curricular activities and/or honors you have received.

State any additional information you feel may be helpful to us in considering your application

Professional References

Please list three colleagues you currently work with or worked with throughout your employment history.

Name	Name	Name
Address	Address	Address
Telephone and Extension	Telephone and Extension	Telephone and Extension
Shared Employer	Shared Employer	Shared Employer

Personal References

Please list three references who are not related to you are not previous employers.

Name	Name	Name
Address	Address	Address
Telephone and Extension	Telephone and Extension	Telephone and Extension
Shared Employer	Shared Employer	Shared Employer

Have you ever had any job-related training in the United States Military? ☐ Yes ☐ No
If yes, please explain:

Applicant's Certification and Agreement

Please Read Carefully Before Signing

The information that I have provided on this application is complete to the best of my knowledge and subject to validation by Central Virginia Federal Credit Union. I understand that any misleading or incorrect statement or omissions may render it void, and if I am employed, serve as cause for immediate dismissal at any time during my employment.

I authorize all persons, schools, employers, and other organizations to provide the Credit Union with any relevant information that may be required to arrive at an employment decision. I hereby release these employers and individuals from all liability for any damage incurred in furnishing such information.

In processing this employment application, I understand that Central Virginia Federal Credit Union will request that an investigative or Credit Bureau report be prepared. This report will include a Criminal Record Report and may include information as to my character and general reputation. Each staff member must be approved and accepted for bonding by a surety company designated by the Credit Union in order to continue employment. Conviction will not be an absolute bar to employment. The nature of the conviction, date of conviction and the relationship of the conviction to the position sought will all be considered.

As a condition of employment, an applicant will be required to participate in pre-employment drug screening. All testing will be conducted according to DHHS/SAMHSA guidelines, where applicable, and will include a screening test, a confirmation test, and evaluation by a Medical Review Officer (including the opportunity for applicants who test positive to provide a legitimate medical explanation, such as a physician's prescription, within five (5) calendar days of notice of the positive result). All drug-testing information will be maintained by the Human Resource Manager in confidential records.

By signing this application I authorize the Credit Union to supply my employment record in whole or in part, and in confidence to any prospective employer, government agency, or other party with a legal interest.

I hereby understand and acknowledge that, unless otherwise defined by applicable law, any employment relationship with this organization is of an "at will" nature, which means that the Employee may resign at any time and the Employer may discharge the Employee at any time with or without cause. I further agree to comply with all policies of Central Virginia Federal Credit Union.

Authorization for Pre-Employment Consumer Report and Criminal Background Check

I hereby authorize Trans Union Credit Information Company to verify my present and previous employment information including salary, performance, attendance and warning notices. I further authorize Trans Union Credit Information Company to verify my past and present driving records, educational records, credit history and professional credentials. I also authorize Trans Union Credit Information Company to perform a criminal record search.

I understand that Trans Union Credit Information Company does not guarantee the accuracy or timelines of the information obtained from other sources and that Trans Union Credit Information Company shall not be liable for any inaccuracy in the information obtained from other sources that is included in the report.

Further, I authorize my current and former employers, as well as appropriate agencies to provide such information to Trans Union Credit Information Company. I hereby release and hold harmless Trans Union Credit Information Company on account of its collection of such information in connection with the report and acknowledge that Trans Union Credit Information Company does not participate in any decision concerning my employment.

Consumer Disclosure I understand that a pre-employment consumer report may be obtained from Trans Union Credit Information Company for employment purposes by contacting: Trans Union Credit Information Company at 2 Baldwin Place, P.O. Box 1000, Chester, PA 19022.

Signature of Applicant

Date

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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 (CRAs). 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). Below is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, DC 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 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 is free of charge. You are entitled to a free file disclosure if:

- o a person has taken adverse action against you because of information in your credit report;
- o you are the victim of identity theft and place a fraud alert in your file;
- o your file contains inaccurate information as a result of fraud;
- o you are on public assistance;
- o 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.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 it unless your dispute is frivolous. See 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 disclose information about you to your employer or a potential employer without your written consent to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.

You may limit "pre-screened" offers of credit and insurance based on information in your credit report. Unsolicited "pre-screened" 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 1-888-5-OPTOUT (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.ftc.gov/credit.

The FCRA gives several different federal agencies authority to enforce FCRA:

FOR QUESTIONS AND CONCERNS REGARDING:

PLEASE CONTACT:

Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580	877-382-4367
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219	800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551	202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Programs Washington, DC 20552	800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314	703-518-6360
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429	800-934-FDIC
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590	202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250	202-720-7051