



VOLUNTEER SCREENING POLICY

MISSION OF SPECIAL OLYMPICS

The mission of Special Olympics is to provide year-round sports training and athletic competition in a variety of Olympic-type sports for all children and adults with intellectual disabilities, giving them continuing opportunities to develop physical fitness, demonstrate courage, experience joy and participate in a sharing of gifts, skills and friendship with their families, other Special Olympics athletes and the community.

VISION OF SPECIAL OLYMPICS TEXAS

It is our vision to become the premier provider of Special Olympics training and competition in the world. We approach each endeavor with a single intent - to improve the quality of life for our athletes. The challenges of the future are embraced with enthusiasm and commitment, ensuring that the changing face and needs of our athletes are met.

POLICY

A person's volunteer participation in Special Olympics Texas (SOTX) is an opportunity and privilege; it is not an entitlement. Special Olympics Texas has the right and responsibility to protect the well-being and safety of its participants: athletes, coaches, volunteers, staff, and spectators.

Although Special Olympics cannot guarantee the safety of all participants, it recognizes its responsibility to take all reasonable steps to promote and ensure a safe environment for all. To that end, after considerable study and investigation, Special Olympics, Inc. (SOI) has developed and adopted a mandatory volunteer screening policy to set certain standards for each of the U.S. programs to follow with regard to both Class A and Class B volunteers.

Special Olympics Texas, in order to implement the US Volunteer Screening Policy adopted by SOI, adopts the following Policy and Procedure.

VOLUNTEER APPLICATION & SCREENING PROCESS

CLASS A VOLUNTEERS

- Volunteers who have regular, close physical contact with athletes (e.g., coaches, chaperones, Unified Partners, etc.);
- Volunteers who are in a position of authority or supervision (real or apparent) (e.g., board members, committee members, officials, etc.);
- Volunteers who are in a position of trust (e.g., competition key volunteers, etc.);

- Volunteers who handle substantial amounts of cash (\$15,000 or more annually) or other assets of the Program (e.g., fundraising volunteers, certain Torch Run volunteers, games organizing committee members, etc.)

APPLICATION PROCESS

All Class A Volunteers shall be screened for participation in the Special Olympics program prior to their involvement.

New Class A Volunteers: SOI requires SOTX to screen any individual who applies to participate as a volunteer with SOTX. The following steps must be completed prior to volunteering:

- Submit a completed Class A volunteer application (valid for 3 years).
- Complete a General Orientation training either online or in person.
- Complete the Protective Behaviors training either online or in person.
- Complete and pass a criminal background check through Verified Volunteers.

Current Class A Volunteers: SOI Requires SOTX to rescreen existing volunteers in order for the volunteer to continue participating in the SOTX program.

- Resubmit a completed Class A volunteer form every three years.
- Resubmit the Protective Behaviors either online or in person every three years.
- Complete and pass a Criminal Background Check through Verified Volunteers every four years.

Motor Vehicle Record Check: on the Class A volunteer application, if an applicant answers “yes” to the question(s) regarding their driving record, or if the program receives information through the background check vendor that the applicant may have a motor vehicle related conviction(s), the volunteer shall submit to a motor vehicle record check through Verified Volunteers. The expense of the motor vehicle record check through Verified Volunteers will be the applicant’s responsibility.

Prospective volunteers who are under the age of 18 shall not be allowed to submit online forms. Minors shall submit paper copies with a parental/guardian signature.

Minors shall submit a Class A Minor Volunteer Reference Form in lieu of a criminal background check. This includes the names, addresses and contact information of two non-family references (one of which is from the applicant’s school, if applicable) for screening purposes for SOTX.

Verified Volunteers is the only SOTX approved vendor for criminal background checks. All volunteers are required to submit to a criminal background check at a Level 3 screening through Verified Volunteers. Criminal background checks from other vendors or at other levels will not be accepted.

An applicant is only considered a registered Class A volunteer after completing all of the above steps and approved by SOTX, not prior to that time.

CLASS B VOLUNTEERS

Volunteers who have limited contact with athletes or who have contact with athletes accompanied by coaches and chaperones (day-of-event volunteers, certain Torch Run volunteers [those raising less than \$15,000 annually], Healthy Athlete volunteers, etc.)

To be considered for participation with SOTX as a Class B Volunteer, an applicant must submit a signed, completed, and truthful Class B Registration Form to SOTX before taking on any volunteer responsibilities. An applicant is only considered a registered SOTX volunteer after submitting a Class B Registration Form and passing the photo-ID check, not prior to those steps.

As with Class A volunteers, the decision of SOTX with regard to any Class B volunteer's acceptance rests within the sole and absolute discretion of SOTX. In exercising that discretion, SOTX shall be guided by its mission statement and the policy and procedure set forth herein.

Application Process: All Class B volunteers shall be screened for participation in the Special Olympics program as follows: Class B volunteers shall apply for participation by submitting a Day-of-Event Volunteer Registration Form at each event.

Orientation: All volunteers shall attend a Class B volunteer orientation program as directed by SOTX.

Day of Event: On the day of each event, the registered volunteer shall report to a designated volunteer coordinator for that event and verify his/her identify by way of a photo ID.

NOTE: Please refer to Appendix D for a full listing of all Class A and Class B volunteer roles.

CLASS A APPLICATION AUTHORIZATION REQUIREMENTS

SOTX shall use a standard Class A Volunteer Application to obtain the required Special Olympics release.

SOTX's Class A Volunteer Application has been reviewed by legal counsel and is in compliance with all applicable State laws and regulations.

SOTX shall train its staff on the automatic or potential disqualifiers as a result of the background checks.

PRIVACY POLICY

SOTX recognizes that some of the information sought in the Class A volunteer application may be of a sensitive nature. This information is only required because of the responsibility that SOTX has to protect the well-being of all participants: athletes,

coaches, volunteers, staff, and spectators.

SOTX presently has in place a policy that directs all SOTX employees to maintain the confidentiality of all information obtained as part of the volunteer application process. There are also procedures in place to keep all sensitive information confidential.

Should you have any questions concerning the volunteer application, or this privacy policy, please contact the Director of Volunteer Services.

RESULTS OF CRIMINAL BACKGROUND CHECK

NOTE: Please refer to Appendix A for a comprehensive list of disqualifying offenses (Automatic and Restricted).

AUTOMATIC DISQUALIFIERS

If the criminal background record check reveals a conviction for any of the offenses listed below, the volunteer applicant shall be disqualified automatically from participation as a volunteer with SOTX and will receive a certified letter as notification of his/her disqualification:

Conviction within Applicant's Lifetime

Abandoning or Endangering a Child

Any Felony involving any Public Indecency offense involving a Child

Arson and any related offenses

Assault & Aggravated Assault

Indecency with a Child

Injury to a Child, Elderly Individual, or Disabled Individual

Identity Theft

Improper Relationship between Educator and Student

Kidnapping and any related offenses

Murder and Capital Murder

Prohibited Sexual Conduct

Sexual Assault & Aggravated Sexual Assault

Conviction within last 10 years

Agreement to Abduct from Custody
Any Felony involving a Weapon or Firearm
Any Felony involving Burglary or Robbery
Criminally Negligent Homicide
Enticing a Child
Harassment or Stalking

Conviction within last 5 years

Any Felony Involving Manufacture or Sale of Narcotics
Improper Photography or Visual Recording
Indecent Exposure
Manslaughter
Prostitution
Public Lewdness
Sale or Purchase of a Child or Advertising for Placement of a Child
Trafficking of Persons
Deadly Conduct
Terroristic Threats

DWI RESTRICTIVE DISQUALIFIERS

If the criminal background check or motor vehicle record check discloses a conviction for the below-listed offense, the volunteer applicant shall automatically be disqualified from driving on behalf of SOTX and will receive a certified letter as notification of this restriction:

Three (3) or more DWI convictions or comparable offenses in his/her lifetime

If the criminal background check or motor vehicle record check discloses a conviction for the below-listed offense, the volunteer applicant shall automatically be disqualified from driving on behalf of SOTX until 7 years following the latest conviction and will receive a certified letter as notification of this restriction:

Up to 2 DWI convictions or comparable offenses in the last 7 years

TRAFFIC VIOLATION RESTRICTIVE DISQUALIFIERS

If the criminal background check or motor vehicle record check discloses convictions for three or more moving violations within the three years immediately preceding the record check, the volunteer applicant shall automatically be disqualified from driving on behalf of SOTX and will receive a certified letter as notification of this restriction.

OTHER RESTRICTIVE DISQUALIFIERS

If the criminal background check discloses a conviction, other than those on Appendix A list, SOTX will reject the volunteer applicant or restrict his/her volunteer role based on the severity of the offense and the date of the offense.

DEFERRED ADJUDICATION

With regard to any criminal or traffic violation, the granting of a deferred adjudication, or any similar disposition under the laws of another State whereby a finding of guilt is withheld or otherwise stayed, shall be considered a "conviction" for purposes of this Policy and one's suitability to serve as a volunteer.

APPEAL PROCESS

The rejected volunteer applicant shall have the right to appeal SOTX's decision in two specific instances:

To declare that the criminal background check is in error and the applicant is not the person with the conviction, or

To admit that the conviction information is correct, but there were extenuating circumstances behind the crime.

In case of an erroneous background check, the applicant should contact Verified Volunteers and coordinate with them in correcting the error in the report. After Verified Volunteers has corrected their records, the applicant will request Verified Volunteers to send the corrected information to SOTX. SOTX will at that time determine the applicant's eligibility as a volunteer. Note: please refer to Appendix E for Verified Volunteers contact information and error process.

In case of extenuating circumstances, the applicant has the right to appeal the rejection of his/her volunteer's application by submitting a written request and explanation to the Director of Volunteer Services within thirty (30) days of the program's notification to the volunteer applicant (date of letter).

Upon the receipt of appeal request, the Director of Volunteer Services shall verify that the applicant was truthful on the Class A volunteer application regarding the four SOI Volunteer Qualifier Questions:

- Do you use illegal drugs?
- Have you ever been convicted of a criminal offense?
- Have you ever been charged with neglect, abuse, or assault?
- Has your driver's license ever been suspended or revoked in any state?

If applicant was truthful on application and disclosed the conviction(s), the Director of Volunteer Services will confer with the Vice President of Shared Services as well as program counsel, as needed, regarding the applicant's appeal request and explanation to weigh the applicant's overall appropriateness to be a volunteer for the program.

If applicant was not truthful on application and did not disclose the conviction(s), the appeal will immediately be denied regardless of the circumstances.

In either case, the program's decision not to accept a volunteer applicant is binding until the final decision is made regarding the applicant and his/her appeal, meaning no

volunteering is allowed while the appeal is pending. SOTX shall have the right and the authority to make the final decision as to the acceptance of any volunteer applicant under this section.

APPENDIX A

SOTX Offense Reference Chart for Volunteer Disqualifiers

Type of Conviction	Type of Offense								Type of Disqualification		TX Code Reference
	Misdemeanor			Felony					Automatic or Restricted	Offense Timeline	
	Class C	Class B	Class A	State Jail	3rd Degree	2nd Degree	1st Degree	Capital Felony			
Abandoning or Endangering Child				X	X	X			Automatic	Anytime	TXPC Sec. 22.041.
Agreement to Abduct from Custody				X					Automatic	Within last 10 yrs	TXPC Sec. 25.031.
Any Felony Involving a Weapon or Firearm				X	X	X	X	X	Automatic	Within last 10 yrs	TXPC Ch. 46.
Any Felony Involving Arson						X	X		Automatic	Anytime	TXPC Sec. 28.02.
Any Felony Involving Burglary or Robbery Offenses				X	X	X	X	X	Automatic	Within last 10 yrs	TXPC Ch. 29.-30.
Any Felony Involving Narcotics (Possession, Sale, Manufacture, etc.)				X	X	X	X	X	Automatic	Within last 5 yrs	TXHSC Ch. 481.
Any Felony Involving Obstructing Governmental Operation				X	X	X	X	X	Restrictive - No Money Handling	Within last 10 yrs	TXPC Ch. 38.
Any Felony Involving Public Indecency and Child				X	X	X	X		Automatic	Anytime	TXPC Sec. 43.24. - 43.26
Any Felony Involving Theft or Fraud Offenses				X	X	X	X	X	Restrictive - No Money Handling	Within last 10 yrs	TXPC Ch. 31.-35.
Any type of Traffic Violations (3 or more in 3	X	S	X	X	X				Restrictive - No Driving	3 in last 3 yrs	TXTC Ch. 544. & 545.
Assault & Aggravated Assault			X		X	X	X		Automatic	Anytime	TXPC Sec. 22.01. & 22.02.
Criminally Negligent Homicide				X					Automatic	Within last 10 yrs	TXPC Sec. 19.05.
Deadly Conduct			X		X				Automatic	Within last 5 yrs	TXPC Sec 22.05.

DWI & Related Offenses		X	X	X	X	X			Restrictive - No Driving	Varies*	TXPC Ch. 49.
Enticing a Child		X			X				Automatic	Within last 10 yrs	TXPC Sec. 25.04.
Harassment & Stalking		X	X		X	X			Automatic	Within last 10 yrs	TXPC Sec. 42.07. & 42.072.
Identity Theft				X	X	X	X		Automatic	Anytime	TXPC Sec. 32.51
Improper Photography or Visual Recording				X					Automatic	Within last 10 yrs	TXPC Sec. 21.15.
Improper Relationship between Educator and Student						X			Automatic	Anytime	TXPC Sec. 21.12.
Indecent Exposure		X							Automatic	Within last 10 yrs	TXPC Sec. 21.08.
Indecency with a Child					X	X			Automatic	Anytime	TXPC Sec. 21.11.
Injury to a Child, Elderly Individual, or Disabled Individual				X	X				Automatic	Anytime	TXPC Sec. 22.04.
Kidnapping and related offenses	X	X	X	X	X	X	X		Automatic	Anytime	TXPC Ch. 20. & 20A.
Manslaughter						X			Automatic	Within last 10 yrs	TXPC Sec. 19.04.
Murder and Capital Murder						X	X	X	Automatic	Anytime	TXPC Sec. 19.02. & 19.03.
Prohibited Sexual Conduct					X				Automatic	Anytime	TXPC Sec. 25.02.
Prostitution		X	X		X	X			Automatic	Within last 10 yrs	TXPC Sec. 43.02. - 43.05.
Public Lewdness			X						Automatic	Within last 10 yrs	TXPC Sec. 21.07.
Reckless Driving	X	X	X						Restrictive - No Driving	Within last 3 yrs	TXTC Sec. 45.401.
Sale/Purchase & Advertising for Placement of Child			X		X	X			Automatic	Within last 10 yrs	TXPC Sec. 25.08. & 25.09.
Sexual Assault & Aggravated Sexual Assault						X	X		Automatic	Anytime	TXPC Sec. 22.011. & 22.021.

Terroristic Threat		X	X	X	X				Automatic	Within last 5 yrs	TXPC Sec. 22.07.
Trafficking of Persons						X	X		Automatic	Within last 10 yrs	TXPC Sec. 20A.01.
*The "No Driving Restriction" is for up to 2 DWIs, or Permanent restriction for 3 or more DWIs in lifetime.											

APPENDIX B

Explanation of SOTX Offenses Reference Chart for Volunteer

Type of Conviction	Type of Offense								Type of Disqualification		TX Code Reference
	Misdemeanor			Felony					Automatic or Restricted	Offense Timeline	
	Class C	Class B	Class A	State Jail	3rd Degree	2nd Degree	1st Degree	Capital Felony			
<p>This list of offenses should not be construed as all- inclusive and SOTX reserves the right to disqualify applicants for other types of criminal offenses.</p>	Bad	→	→	→	Worse	→	→	Worst	<p>Automatic - Depending on the offense, cannot volunteer (Class A or Class B) for SOTX again or for a set period of time (5 or 10 years)</p>	<p>Anytime - major offenses committed at any point in an applicant's lifetime</p>	<p>Texas Penal Code - contains most of the offenses that are considered common crimes.</p>
		<p>Restricted - Cannot volunteer for a certain task (i.e., Driving/Transporting or Money Handling)</p>	<p>3, 5, 7, 10 years - SOTX is concerned about any offenses within the timeframe specified.</p>	<p>Texas Transportation Code - contains most traffic and motor vehicle violations.</p> <p>Texas Health & Safety Code - contains the Texas Controlled Substance Act</p>							

APPENDIX C

Explanation of Texas State Penal Code Punishments

TXPC Ch. 12

SUBCHAPTER A. GENERAL PROVISIONS

Sec. 12.01. PUNISHMENT IN ACCORDANCE WITH CODE. (a) A person adjudged guilty of an offense under this code shall be punished in accordance with this chapter and the Code of Criminal Procedure.

Penal laws enacted after the effective date of this code shall be classified for punishment purposes in accordance with this chapter.

This chapter does not deprive a court of authority conferred by law to forfeit property, dissolve a corporation, suspend or cancel a license or permit, remove a person from office, cite for contempt, or impose any other civil penalty. The civil penalty may be included in the sentence.

Sec. 12.02. CLASSIFICATION OF OFFENSES. Offenses are designated as felonies or misdemeanors.

Sec. 12.03. CLASSIFICATION OF MISDEMEANORS.

Misdemeanors are classified according to the relative seriousness of the offense into three categories:

- Class A misdemeanors;
- Class B misdemeanors;
- Class C misdemeanors.

An offense designated a misdemeanor in this code without specification as to punishment or category is a Class C misdemeanor. Conviction of a Class C misdemeanor does not impose any legal disability or disadvantage.

Sec. 12.04. CLASSIFICATION OF FELONIES.

Felonies are classified according to the relative seriousness of the offense into five categories:

- capital felonies;
- felonies of the first degree;
- felonies of the second degree;
- felonies of the third degree; and
- state jail felonies.

An offense designated a felony in this code without specification as to category is a state jail felony.

SUBCHAPTER B. ORDINARY MISDEMEANOR PUNISHMENTS

Sec. 12.21. CLASS A MISDEMEANOR. An individual adjudged guilty of a Class A misdemeanor shall be punished by:

- a fine not to exceed \$4,000;

- confinement in jail for a term not to exceed one year; or
- both such fine and confinement.

Sec. 12.22. CLASS B MISDEMEANOR. An individual adjudged guilty of a Class B misdemeanor shall be punished by:

- a fine not to exceed \$2,000;
- confinement in jail for a term not to exceed 180 days; or
- both such fine and confinement.

Sec. 12.23. CLASS C MISDEMEANOR. An individual adjudged guilty of a Class C misdemeanor shall be punished by a fine not to exceed \$500.

SUBCHAPTER C. ORDINARY FELONY PUNISHMENTS

Sec. 12.31. CAPITAL FELONY.

An individual adjudged guilty of a capital felony in a case in which the state seeks the death penalty shall be punished by imprisonment in the institutional division for life or by death. An individual adjudged guilty of a capital felony in a case in which the state does not seek the death penalty shall be punished by imprisonment in the institutional division for life.

In a capital felony trial in which the state seeks the death penalty, prospective jurors shall be informed that a sentence of life imprisonment or death is mandatory on conviction of a capital felony. In a capital felony trial in which the state does not seek the death penalty, prospective jurors shall be informed that the state is not seeking the death penalty and that a sentence of life imprisonment is mandatory on conviction of the capital felony.

Sec. 12.32. FIRST DEGREE FELONY PUNISHMENT.

An individual adjudged guilty of a felony of the first degree shall be punished by imprisonment in the institutional division for life or for any term of not more than 99 years or less than 5 years.

In addition to imprisonment, an individual adjudged guilty of a felony of the first degree may be punished by a fine not to exceed \$10,000.

Sec. 12.33. SECOND DEGREE FELONY PUNISHMENT.

An individual adjudged guilty of a felony of the second degree shall be punished by imprisonment in the institutional division for any term of not more than 20 years or less than 2 years.

In addition to imprisonment, an individual adjudged guilty of a felony of the second degree may be punished by a fine not to exceed \$10,000.

Sec. 12.34. THIRD DEGREE FELONY PUNISHMENT.

An individual adjudged guilty of a felony of the third degree shall be punished by imprisonment in the institutional division for any term of not more than 10 years or

less than 2 years.

In addition to imprisonment, an individual adjudged guilty of a felony of the third degree may be punished by a fine not to exceed \$10,000.

Sec. 12.35. STATE JAIL FELONY PUNISHMENT.

Except as provided by Subsection (c), an individual adjudged guilty of a state jail felony shall be punished by confinement in a state jail for any term of not more than two years or less than 180 days.

In addition to confinement, an individual adjudged guilty of a state jail felony may be punished by a fine not to exceed \$10,000.

An individual adjudged guilty of a state jail felony shall be punished for a third degree felony if it is shown on the trial of the offense that:

a deadly weapon as defined by Section 1.07 was used or exhibited during the commission of the offense or during immediate flight following the commission of the offense, and that the individual used or exhibited the deadly weapon or was a party to the offense and knew that a deadly weapon would be used or exhibited; or the individual has previously been finally convicted of any felony: listed in Section 3g(a)(1), Article 42.12, Code of Criminal Procedure; or (B) for which the judgment contains an affirmative finding under Section 3g(a)(2), Article 42.12, Code of Criminal Procedure.

APPENDIX D

SOI Description of Volunteers Types & Roles

CLASS A VOLUNTEERS

Volunteers who have regular, close physical contact with athletes:

- Heads of Delegation
- Coaches Unified Partners Chaperones Bus Drivers

Volunteers in positions of authority or supervision (real or perceived):

- Officials (only if housed by SOTX at competitions)
- Area Management Team Members
- State Committee Members
- Medical Volunteers (only those who supervise other medical volunteers)
- Security Volunteers Coaches Education Trainers

Volunteers in positions of trust with athlete

- Games Key Volunteers

Volunteers who have administrative and/or fiscal authority who act on behalf of SOTX

- Board Members
- President's Advisory Council
- Area Management Team Members
- State Committee Members
- Volunteers who handle funds in excess of \$15,000 Fundraising Event

- Committee Members Games Management Team Members
- Minor volunteers who have regular, close contact with Athletes
- Minor Unified Partners

CLASS B VOLUNTEERS

- Volunteers who only have limited contact with athletes who are accompanied by coaches and chaperones
- Any day-of-event volunteers Torch Run Officers*
- Healthy Athlete volunteers

*Unless he/she handles \$15,000 or more annually

APPENDIX E

Verified Volunteers Contact Information

For information on non-credit reports, contact:

Verified Volunteers
113 S. College Ave.
Fort Collins, CO 80524
1-855-326-1860

A 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.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 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 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, by September 2005 all consumers will be 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 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 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.ftc.gov/credit.

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.ftc.gov/credit.

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. Federal enforcers are:

Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
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 Complaints, 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 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
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