



The Monarch Cement Company is committed to working with and providing reasonable accommodations to qualified job applicants with physical or mental limitations. Applicants who require a reasonable accommodation for any part of the application or hiring process can contact the Corporate HR Department for assistance at 620-473-2222. Reasonable accommodations will be determined on a case-by-case basis.

Please return pages 1-6 of the application along with the following disclosures: Hiring Process, Authorization to Obtain Background Information and the Background Information form.

Please be aware several signatures are required.

In order to help us comply with Affirmative Action we ask that you complete and return the voluntary self-identification documents: Equal Opportunity Employment, Disability, and Veteran forms. **Information collected from voluntary forms WILL NOT BE UTILIZED during the application selection process.**

Completed applications should be returned to The Monarch Cement Company, P.O. Box 1000, Humboldt, KS 66748, Attn: Corporate HR Department, or via e-mail to hr.dept@monarchcement.com.



APPLICATION FOR EMPLOYMENT

IMPORTANT: Clearly print answers to every question. All information on this application will be treated as confidential. The Company is an equal employment opportunity employer and complies with all applicable laws.

Date:

Personal Information:

Last Name:		First Name:		M.I.	Contact Number:	
Current Street Address	Apt No	City	State	Zip code	How Long?	

Are you legally eligible to be employed in the United States?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Do you have a Driver's License		<input type="checkbox"/> Yes <input type="checkbox"/> No	Type State Expiration Date
Are you 18 years of age or older?		<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you employed now? <input type="checkbox"/> Yes <input type="checkbox"/> No
Are you applying for a position which requires a Commercial Driver's License?			<input type="checkbox"/> Yes <input type="checkbox"/> No <i>If YES, please complete Driver's Supplemental Sheet.</i>

General Information:

Specific Position Desired:		Location(s) Desired:		Rate of Pay Desired:	
<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Summer <input type="checkbox"/> Temporary <input type="checkbox"/> Intern/Co-op/Other				Date Available to Start Work:	
Are you willing to work night shift?			Are you willing to work weekends?		
<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Maybe			<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Maybe		
Are you able to work overtime?			Willing to transfer to another location?		
<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Maybe			<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Maybe		
Have you ever completed an application for employment, been employed by, or been assigned to work through a temporary agency at the Company?		<input type="checkbox"/> Yes <input type="checkbox"/> No		Where When Position	
Do you or have you ever had any relatives employed at the Company?		<input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, indicate name and relationship:	

Education/Training Information:

Schools Attended	Name & City / State	Graduated?	Years Completed	Degree / Diploma	Course of Study
High School / GED		<input type="checkbox"/> Yes <input type="checkbox"/> No			
Technical School		<input type="checkbox"/> Yes <input type="checkbox"/> No			
College / University		<input type="checkbox"/> Yes <input type="checkbox"/> No			
College / University		<input type="checkbox"/> Yes <input type="checkbox"/> No			

Other relevant professional certificates, honors, training, qualifications and/or license(s):

List any scholarships, academic honors, awards, or special achievements:

List languages which you speak and/or read proficiently:

Skill Information:

Category	List All Skills	Skill Level
Commercial Motor Vehicle (Truck, Tractor / Trailer, etc.)		<input type="checkbox"/> Basic <input type="checkbox"/> Intermediate <input type="checkbox"/> Advanced
Heavy Equipment (Wheel Loader, Dozer, etc.)		<input type="checkbox"/> Basic <input type="checkbox"/> Intermediate <input type="checkbox"/> Advanced
Forklift / Skid-steer		<input type="checkbox"/> Basic <input type="checkbox"/> Intermediate <input type="checkbox"/> Advanced
Other Skills		<input type="checkbox"/> Basic <input type="checkbox"/> Intermediate <input type="checkbox"/> Advanced

Military Service Information:

Have you ever served in the armed forces of the US? Yes No Branch of Service: _____ Yrs.: _____ Rank: _____

Have you obtained any job relevant skills or abilities as the result of service in the military? Yes No
If yes, please describe:

References: (Other than relatives) Who have known you for at least one year.

Name	Address	City and State	Phone Number

Employment History:

List all previous work experience and periods of unemployment. Begin with your present position and work back to your first position.
Please Note: A resume may be attached but will not be accepted in place of any information required on this form.

1. Company	Position/Title	Starting Wages
<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Seasonal/Temporary <input type="checkbox"/> Intern	Length of Service From: To:	Wages Upon Leaving
Street Address	City	State Zip code Main Company Phone Number
Supervisor's Name, Title, Phone Number	Reason For Leaving	
Duties	Are you eligible for re-hire? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown	
Are you currently employed? <input type="checkbox"/> Yes <input type="checkbox"/> No When may we contact your present employer? <input type="checkbox"/> Now <input type="checkbox"/> Later (Please note upon your acceptance, this employer may be contacted for verification of employment.)		
Were you subject to Federal Motor Carrier Safety Regulations (DOT) while employed? <input type="checkbox"/> Yes <input type="checkbox"/> No Was your job designated as a Safety Sensitive function in any DOT-Regulated mode subject to the Drug and Alcohol testing requirements of 49 CFR Part 40? <input type="checkbox"/> Yes <input type="checkbox"/> No		

Please describe any gaps in employment (excluding medical related issues) between this listing and the next one.

2. Company		Position/Title		Starting Wages	
<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Seasonal/Temporary <input type="checkbox"/> Intern		Length of Service		Wages Upon Leaving	
		From: To:			
Street Address		City		State	
				Zip code	
				Main Company Phone Number	
Supervisor's Name, Title, Phone Number			Reason For Leaving		
Duties			Are you eligible for re-hire? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown		
Were you subject to Federal Motor Carrier Safety Regulations (DOT) while employed? <input type="checkbox"/> Yes <input type="checkbox"/> No					
Was your job designated as a Safety Sensitive function in any DOT-Regulated mode subject to the Drug and Alcohol testing requirements of 49 CFR Part 40? <input type="checkbox"/> Yes <input type="checkbox"/> No					
Please describe any gaps in employment (excluding medical related issues) between this listing and the next one.					
3. Company		Position/Title		Starting Wages	
<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Seasonal/Temporary <input type="checkbox"/> Intern		Length of Service		Wages Upon Leaving	
		From: To:			
Street Address		City		State	
				Zip code	
				Main Company Phone Number	
Supervisor's Name, Title, Phone Number			Reason For Leaving		
Duties			Are you eligible for re-hire? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown		
Were you subject to Federal Motor Carrier Safety Regulations (DOT) while employed? <input type="checkbox"/> Yes <input type="checkbox"/> No					
Was your job designated as a Safety Sensitive function in any DOT-Regulated mode subject to the Drug and Alcohol testing requirements of 49 CFR Part 40? <input type="checkbox"/> Yes <input type="checkbox"/> No					
Please describe any gaps in employment (excluding medical related issues) between this listing and the next one.					
4. Company		Position/Title		Starting Wages	
<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Seasonal/Temporary <input type="checkbox"/> Intern		Length of Service		Wages Upon Leaving	
		From: To:			
Street Address		City		State	
				Zip code	
				Main Company Phone Number	
Supervisor's Name, Title, Phone Number			Reason For Leaving		
Duties			Are you eligible for re-hire? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown		
Were you subject to Federal Motor Carrier Safety Regulations (DOT) while employed? <input type="checkbox"/> Yes <input type="checkbox"/> No					
Was your job designated as a Safety Sensitive function in any DOT-Regulated mode subject to the Drug and Alcohol testing requirements of 49 CFR Part 40? <input type="checkbox"/> Yes <input type="checkbox"/> No					

Source Information:

How did you learn about this position? Check one and where applicable, indicate specific source.

- Own Initiative / Walk In Advertising Agency / Job Service Job Fair
- Relative/Employee/Friend (Who) _____ Other (Explain) _____

Certification and Acknowledgement (IMPORTANT: Please read carefully, initial statements and sign below):

Yes No If employed, can you report to work on time and on a daily basis, as scheduled?

Yes No If employed, are you willing to wear safety shoes, safety hat, eye protection, hearing protection, hi-visibility attire, and / or other personal protective equipment, as may be required?

In consideration of my employment, I agree to comply with the rules and regulations of the Company, and I understand that if I am employed by the Company, my employment, regardless of the manner or duration of my compensation, will be for no definite term, and my employment and compensation can be terminated, with or without cause, and with or without notice, at any time, for any reason, at the option of the Company. I understand that no representative of the Company has any authority to enter into any agreement for employment for any specific period of time, or to make any agreement to the contrary.

I have carefully read and understood the above, and hereby consent and agree to these conditions in exchange for the Company's consideration of my application of employment.

Signature

Date:

EQUAL OPPORTUNITY EMPLOYER

The Company is an equal opportunity employer that does not discriminate on the basis of actual or perceived race, creed, color, religion, alienage, or national origin, ancestry, citizenship status, age, disability or handicap, gender, marital status, veteran status, sexual orientation, gender identity, genetic information, arrest record, or any other characteristic protected by applicable federal, state or local laws. The management team is dedicated to this policy with respect to recruitment, hiring, placement, promotion, transfer, training, compensation, benefits, employee activities, and general treatment during employment.



HIRING PROCESS

Please review your application and all the forms you have completed to make sure that they are complete to the best of your ability. An incomplete application may result in your being disqualified for further consideration regarding this hiring process. Questions regarding your application or the hiring process should be directed to the Company or Human Resources Department.

I hereby give the Company, Human Resource Department and/or its representatives the authorization to obtain the information as requested from former employers, and I release those providing that information from any and all liability that may arise by the truthful disclosure of said information.

I understand that if I am hired I am free to resign at any time with or without cause and without prior notice with the Company reserving the same right to terminate my employment at any time, with or without cause and without prior notice, other than that which would be required by law. This application and all the documents associated herein do not constitute an agreement or a contract for employment or for any specific duration of time. I understand that no representative of the employer, other than the Chairman of the Board of the Company can do otherwise.

I understand that it is the policy of the Company that all applicants offered employment must successfully complete a drug screen providing evidence of the absence of impairing substances. I also am aware and understand that a confirmed drug test result for the presence of an illegal substance or my failure to submit to a drug screen as directed will preclude me from consideration for employment with the Company for a period of five years. I also understand that if I am hired, I will be subject to and required to provide proof of identity and legal work authorization.

I verify and certify that the information I have provided for this Application for Employment and in any resume or other documents attached or provided by me or any other party, or person designated to represent me in my interests are true, correct and complete to the best of my knowledge. I understand that any false statements, misrepresentations, or omissions made by me on this application or any other document included herein, will be adequate grounds for rejection of this application by the Company, or discharge from employment once hired.

My signature acknowledges that I have read, understand and agree to the above statements.

Applicant Printed Name: _____

Applicant Signature: _____

Date: _____



FAIR CREDIT REPORTING ACT DISCLOSURE

In connection with your employment application and for other employment purposes, The Monarch Cement Company may seek background information about you from a consumer reporting agency. This information will be in the form of consumer reports. These reports may be used to make employment decisions.

These reports may be obtained at any time after Monarch receives authorization from you, including any time during the period of your employment if Monarch hires you.

Consumer reports include any written, oral or other communication of information by a consumer reporting agency bearing on your credit standing, character, general reputation, mode of living, and other characteristics that are expected to be used for employment purposes. Consumer reports may include credit reports, criminal records and driving records, among other resources.

A consumer reporting agency will obtain the reports for Monarch. You have the right to request information from Monarch about the nature and scope of any investigative consumer report on you that is requested by Monarch. The request must be made in writing and within a reasonable period of time after you have received this disclosure.

A summary of your rights under the federal Fair Credit Reporting Act (FCRA) is being provided to you with this disclosure.

FORM CBC-I



AUTHORIZATION TO OBTAIN BACKGROUND INFORMATION

I acknowledge that I have received and read the *Fair Credit Reporting Act Disclosure* and this authorization. I certify that I understand the documents I have received.

I hereby authorize The Monarch Cement Company ("Monarch") or its authorized agents, for employment purposes, to obtain or prepare consumer reports at any time after it receives this authorization, including any time that I may be employed by Monarch.

I hereby authorize law enforcement agencies, public and private schools, federal, state and local agencies and courts, credit bureaus, information bureaus, current and former employers, financial institutions, licensing agencies, governmental agencies, the military, and other individuals and entities to provide any and all information that is requested by other consumer reporting agencies or Monarch.

I further authorize Monarch to contact any organization or individual that I have listed on my employment application or resume or mentioned in job interviews and obtain from them any relevant information about my job qualifications, including my experience, skills, and abilities. I understand that I am consenting to the release of any reference-related information about me held or known by my former employers, supervisors, and co-workers. In addition, I consent to the release of any information about my education, experience, abilities, or work-related characteristics or traits held or known by other organizations or individuals, including schools and educational institutions, professional or business associates, and friends and acquaintances, that Monarch might contact in the course of conducting a reference check or background investigation of my suitability for employment.

I understand and acknowledge that this release of information can involve my qualifications, performance, credentials, or other characteristics or factors affecting my suitability for employment with Monarch. Specifically, I am authorizing the release of any information about my performance, experience, capability, attitude, or other work-related characteristics that currently are in the possession of the requested organizations or their managers or representatives. I certify that the information provided on this form is true and correct. I understand that any information that I provide in an employment application or that I otherwise disclose during my employment may be used to obtain consumer reports.

Applicant Printed Name

Applicant Signature

Date

This information on the next page is provided for background check purposes only, and will be shared only with the applicable investigating agencies.



THE MONARCH CEMENT COMPANY

BACKGROUND INFORMATION FORM

Last Name:	First Name:	Middle Name:
Last Name (Alias/Aka):	First Name (Alias/Aka):	Middle Name (Alias/Aka)
Current Address:	City: State: Zip:	County:
How long have you lived at the above address?	Social Security Number:	Date of Birth:
Driver's License Number:	State issuing Driver's License	Email Address

PLEASE LIST EVERYWHERE YOU HAVE LIVED OVER THE PAST 5 YEARS

Address:	City:	State:	Zip:	County:

I certify that the information provided on this form is true and correct.

Applicant Printed name: _____

Applicant Signature: _____

Date: _____

Applicant Data Record

As a federal government contractor and/or subcontractor, The Monarch Cement Company takes affirmative action to hire and provide equal employment opportunity to certain protected groups. Information gathered through this **voluntary** self-identification form is used periodically with various government agencies for statistical reporting and to measure the effectiveness of our Affirmative Action and EEO outreach efforts. *Information is used for reporting purposes only and is kept strictly confidential.*

(Please print)

Date: _____

Position(s) Applied For _____

Name: _____ Phone () _____
 LAST FIRST MIDDLE

Address: _____
 NUMBER & STREET CITY STATE ZIP CODE

EEO - Voluntary Self Identification Form

GENDER: Male Female Other _____ Prefer not to disclose

ETHNICITY: Are you Hispanic or Latino? Yes No

A person of Cuban, Mexican, Puerto Rican, South or Central American or other Spanish culture or origin regardless of race.

RACE: Check One

- WHITE** (Not Hispanic or Latino) – A person having origins in any of the original peoples of Europe, the Middle East, or North Africa.
- BLACK OR AFRICAN AMERICAN** (Not Hispanic or Latino) – A person having origins in any of the black racial groups of Africa.
- NATIVE HAWAIIAN or OTHER PACIFIC ISLANDER** (Not Hispanic or Latino) – A person having origins in any of the peoples of Hawaii, Guam, Samoa, or other Pacific Islands.
- ASIAN** (Not Hispanic or Latino) – A person having origins in any of the original peoples of Far East, Southeast Asia, or the Indian Subcontinent, including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam.
- AMERICAN INDIAN OR ALASKA NATIVE** (Not Hispanic or Latino) – A person having origins in any of the original peoples of North and South America (including Central America), and who maintain tribal affiliation or community attachment.
- TWO or MORE RACES** (Not Hispanic or Latino) – All persons who identify with more than one of the above five races.

Voluntary Self-Identification of Disability

Form CC-305
Page 1 of 1

OMB Control Number 1250-0005
Expires 04/30/2026

Name:
Employee ID:

Date:

(if applicable)

Why are you being asked to complete this form?

We are a federal contractor or subcontractor. The law requires us to provide equal employment opportunity to qualified people with disabilities. We have a goal of having at least 7% of our workers as people with disabilities. The law says we must measure our progress towards this goal. To do this, we must ask applicants and employees if they have a disability or have ever had one. People can become disabled, so we need to ask this question at least every five years.

Completing this form is voluntary, and we hope that you will choose to do so. Your answer is confidential. No one who makes hiring decisions will see it. Your decision to complete the form and your answer will not harm you in any way. If you want to learn more about the law or this form, visit the U.S. Department of Labor's Office of Federal Contract Compliance Programs (OFCCP) website at www.dol.gov/ofccp.

How do you know if you have a disability?

A disability is a condition that substantially limits one or more of your "major life activities." If you have or have ever had such a condition, you are a person with a disability. **Disabilities include, but are not limited to:**

- Alcohol or other substance use disorder (not currently using drugs illegally)
- Autoimmune disorder, for example, lupus, fibromyalgia, rheumatoid arthritis, HIV/AIDS
- Blind or low vision
- Cancer (past or present)
- Cardiovascular or heart disease
- Celiac disease
- Cerebral palsy
- Deaf or serious difficulty hearing
- Diabetes
- Disfigurement, for example, disfigurement caused by burns, wounds, accidents, or congenital disorders
- Epilepsy or other seizure disorder
- Gastrointestinal disorders, for example, Crohn's Disease, irritable bowel syndrome
- Intellectual or developmental disability
- Mental health conditions, for example, depression, bipolar disorder, anxiety disorder, schizophrenia, PTSD
- Missing limbs or partially missing limbs
- Mobility impairment, benefiting from the use of a wheelchair, scooter, walker, leg brace(s) and/or other supports
- Nervous system condition, for example, migraine headaches, Parkinson's disease, multiple sclerosis (MS)
- Neurodivergence, for example, attention-deficit/hyperactivity disorder (ADHD), autism spectrum disorder, dyslexia, dyspraxia, other learning disabilities
- Partial or complete paralysis (any cause)
- Pulmonary or respiratory conditions, for example, tuberculosis, asthma, emphysema
- Short stature (dwarfism)
- Traumatic brain injury

Please check one of the boxes below:

- Yes, I have a disability, or have had one in the past
No, I do not have a disability and have not had one in the past
I do not want to answer

PUBLIC BURDEN STATEMENT: According to the Paperwork Reduction Act of 1995 no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. This survey should take about 5 minutes to complete.

For Employer Use Only

Employers may modify this section of the form as needed for recordkeeping purposes.

For example:

Job Title:

Date of Hire:

AM I A PROTECTED VETERAN?

The Vietnam Era Veterans' Readjustment Assistance Act of 1974 (VEVRAA), as amended (38 U.S.C. § 4212), prohibits discrimination against protected veterans.

Under VEVRAA, a veteran may be classified as a "disabled veteran," "recently separated veteran," "active duty wartime or campaign badge veteran," or "Armed Forces service medal veteran."

DETERMINE YOUR VETERAN STATUS

1 Did you serve on active duty* in the U.S. Military?

*See 38 USC § 101(21) for a full list of service that may be counted as active duty.

2 Were you discharged or released from service under conditions other than dishonorable?

If you answered "yes" to the above questions, continue to the questions below. If you answered "no" to any of the questions, you may not be considered a protected veteran.

DETERMINE IF YOU ARE PROTECTED UNDER VEVRAA

DISABLED VETERAN

- Are you a veteran of the U.S. Military who is entitled to compensation (or who but for the receipt of military retired pay would be entitled to compensation) under laws administered by the Secretary of Veterans Affairs?
- or
- Were you discharged or released from active duty because of a service-connected disability?

RECENTLY SEPARATED VETERAN

- Were you discharged or released from active duty within the last three years?

ACTIVE DUTY WARTIME OR CAMPAIGN BADGE VETERAN

- Did you serve on active duty during one or more of the periods of war outlined in **38 U.S.C. § 101**?[†]
- Did you serve on active duty in any campaign or expedition for which a campaign badge has been authorized under the laws administered by the **Department of Defense**?

ARMED FORCES SERVICE MEDAL VETERAN

- Did you serve on active duty in a U.S. military operation for which an Armed Forces Service Medal was awarded pursuant to Executive Order 12985 (61 FR 1209) and were you awarded the Armed Forces Service Medal?
- If you were awarded the Armed Forces Service Medal, is it listed on your **DD Form 214**?

If you answer "yes" to any questions in the above categories, you may be protected under VEVRAA. A veteran may qualify in more than one category. If you do not fall into any of the categories, you may not be a protected veteran.

Please note that this page provides general information. It is not intended to substitute for the actual law and regulations regarding the program described herein.

[†]Period of War Dates: Korean Conflict June 27, 1950 – January 31, 1955; Vietnam Era February 28, 1961 – May 7, 1975 for veterans serving in the Republic of Vietnam or August 5, 1964 – May 7, 1975 for all other cases; Persian Gulf War August 2, 1990 – current.

If you do not have a DD-214 Form, or have additional questions about your veteran status, please contact the Department of Veterans Affairs at 1-800-827-1000.



OFFICE OF FEDERAL CONTRACT
COMPLIANCE PROGRAMS
U.S. Department of Labor



2023 Commitment to Equal Employment Opportunity

Commitment to EEO. The Monarch Cement Company ("Monarch Cement") is committed to affirmative action and equal employment opportunity. It remains our policy to provide equal employment opportunity to all persons consistent with employment qualifications and applicable laws regarding discrimination because of race, color, religion, sex, sexual orientation, gender identity, national origin, age, disability, veteran or other protected status. Monarch Cement will recruit, hire, train, and promote persons in all job titles, and ensure that all other personnel actions are administered without regard to such protected categories.

Monarch Cement recognizes that the effective application of a policy of merit employment involves more than just a policy statement and will therefore implement its Affirmative Action Plan (AAP) in a positive and aggressive manner and will make known Monarch Cement's commitment to this effort and that equal opportunities are available within Monarch Cement on the basis of individual merit. Monarch Cement will solicit and encourage all persons to seek opportunities within Monarch Cement and to pursue advancement possibilities.

Audit and Reporting Systems. Monarch Cement has implemented an audit and reporting system to measure the effectiveness of Monarch Cement's AAP, to identify and address the need for remedial action if necessary, and to determine the degree to which Monarch Cement's overall objectives have been attained.

Support and Responsibility for Implementation. The AAP has full support of Kent Webber, President of The Monarch Cement Company, as well as the entire Monarch Cement management team. Sam Budreau, Corporate Director of Human Resources, is responsible for administering all aspects of the company's EEO policy and the AAP.

Questions and Access to AAP. Should you have any questions regarding equal employment opportunity or affirmative action issues, please contact Sam Budreau, Corporate Director of Human Resources, at sam.budreau@monarchcement.com or (620) 473-2222, or make arrangements with your local HR manager to review our EEO Policy and/or the AAP during regular work hours, Monday through Friday.

Prohibition Against Retaliation. Employees and applicants shall not be subjected to harassment, intimidation, threats, coercion, or discrimination because they have engaged in or may engage in any of the following activities: (1) Filing a complaint; (2) Assisting or participating in an investigation, compliance evaluation, hearing, or any other activity related to the administration of affirmative action, including but not limited to, provisions of Section 503, VEVRAA, or any other Federal, state or local law requiring equal opportunity for individuals with disabilities and/or protected veterans; (3) Opposing any act or practice made unlawful by Section 503 or its implementing regulations in this part, VEVRAA or its implementing regulations in this part, or any other Federal, state or local law requiring equal opportunity for individuals with disabilities and/or protected veterans; or (4) Exercising any other right protected by Section 503 or its implementing regulations in this part, VEVRAA or its implementing regulations in this part, or any other Federal, state or local equal employment opportunity law.



Know Your Rights: Workplace Discrimination is Illegal

The U.S. Equal Employment Opportunity Commission (EEOC) enforces Federal laws that protect you from discrimination in employment. If you believe you've been discriminated against at work or in applying for a job, the EEOC may be able to help.

Who is Protected?

- Employees (current and former), including managers and temporary employees
- Job applicants
- Union members and applicants for membership in a union

What Organizations are Covered?

- Most private employers
- State and local governments (as employers)
- Educational institutions (as employers)
- Unions
- Staffing agencies

What Types of Employment Discrimination are Illegal?

Under the EEOC's laws, an employer may not discriminate against you, regardless of your immigration status, on the bases of:

- Race
- Color
- Religion
- National origin
- Sex (including pregnancy and related conditions, sexual orientation, or gender identity)
- Age (40 and older)
- Disability
- Genetic information (including employer requests for, or purchase, use, or disclosure of genetic tests, genetic services, or family medical history)
- Retaliation for filing a charge, reasonably opposing discrimination, or participating in a discrimination lawsuit, investigation, or proceeding.

What Employment Practices can be Challenged as Discriminatory?

All aspects of employment, including:

- Discharge, firing, or lay-off
- Harassment (including unwelcome verbal or physical conduct)
- Hiring or promotion
- Assignment
- Pay (unequal wages or compensation)
- Failure to provide reasonable accommodation for a disability or a sincerely-held religious belief, observance or practice
- Benefits
- Job training
- Classification
- Referral
- Obtaining or disclosing genetic information of employees
- Requesting or disclosing medical information of employees
- Conduct that might reasonably discourage someone from opposing discrimination, filing a charge, or participating in an investigation or proceeding.

What can You Do if You Believe Discrimination has Occurred?

Contact the EEOC promptly if you suspect discrimination. Do not delay, because there are strict time limits for filing a charge of discrimination (180 or 300 days, depending on where you live/work). You can reach the EEOC in any of the following ways:

Submit an inquiry through the EEOC's public portal: <https://publicportal.eeoc.gov/Portal/Login.aspx>

Call 1-800-669-4000 (toll free)
1-800-669-6820 (TTY)
1-844-234-5122 (ASL video phone)

Visit an EEOC field office (information at www.eeoc.gov/field-office)

E-Mail info@eeoc.gov

Additional information about the EEOC, including information about filing a charge of discrimination, is available at www.eeoc.gov.



EMPLOYERS HOLDING FEDERAL CONTRACTS OR SUBCONTRACTS

The Department of Labor's Office of Federal Contract Compliance Programs (OFCCP) enforces the nondiscrimination and affirmative action commitments of companies doing business with the Federal Government. If you are applying for a job with, or are an employee of, a company with a Federal contract or subcontract, you are protected under Federal law from discrimination on the following bases:

Race, Color, Religion, Sex, Sexual Orientation, Gender Identity, National Origin

Executive Order 11246, as amended, prohibits employment discrimination by Federal contractors based on race, color, religion, sex, sexual orientation, gender identity, or national origin, and requires affirmative action to ensure equality of opportunity in all aspects of employment.

Asking About, Disclosing, or Discussing Pay

Executive Order 11246, as amended, protects applicants and employees of Federal contractors from discrimination based on inquiring about, disclosing, or discussing their compensation or the compensation of other applicants or employees.

Disability

Section 503 of the Rehabilitation Act of 1973, as amended, protects qualified individuals with disabilities from discrimination in hiring, promotion, discharge, pay, fringe benefits, job training, classification, referral, and other aspects of employment by Federal contractors. Disability discrimination includes not making reasonable accommodation to the known physical or mental limitations of an otherwise qualified individual with a disability who is an applicant or employee, barring undue hardship to the employer. Section 503 also requires that Federal contractors take affirmative action to employ and advance in employment qualified individuals with disabilities at all levels of employment, including the executive level.

Protected Veteran Status

The Vietnam Era Veterans' Readjustment Assistance Act of 1974, as amended, 38 U.S.C. 4212, prohibits employment discrimination against, and requires affirmative action to recruit, employ, and advance in employment, disabled veterans, recently separated veterans (i.e., within three years of discharge or release from active duty), active duty wartime or campaign badge veterans, or Armed Forces service medal veterans.

Retaliation

Retaliation is prohibited against a person who files a complaint of discrimination, participates in an OFCCP proceeding, or otherwise opposes discrimination by Federal contractors under these Federal laws.

Any person who believes a contractor has violated its nondiscrimination or affirmative action obligations under OFCCP's authorities should contact immediately:

The Office of Federal Contract Compliance Programs (OFCCP)
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210
1-800-397-6251 (toll-free)

If you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services. OFCCP may also be contacted by submitting a question online to OFCCP's Help Desk at <https://ofccphelpdesk.dol.gov/s/>, or by calling an OFCCP regional or district office, listed in most telephone directories under U.S. Government, Department of Labor and on OFCCP's "Contact Us" webpage at <https://www.dol.gov/agencies/ofccp/contact>.

PROGRAMS OR ACTIVITIES RECEIVING FEDERAL FINANCIAL ASSISTANCE

Race, Color, National Origin, Sex

In addition to the protections of Title VII of the Civil Rights Act of 1964, as amended, Title VI of the Civil Rights Act of 1964, as amended, prohibits discrimination on the basis of race, color or national origin in programs or activities receiving Federal financial assistance. Employment discrimination is covered by Title VI if the primary objective of the financial assistance is provision of employment, or where employment discrimination causes or may cause discrimination in providing services under such programs. Title IX of the Education Amendments of 1972 prohibits employment discrimination on the basis of sex in educational programs or activities which receive Federal financial assistance.

Individuals with Disabilities

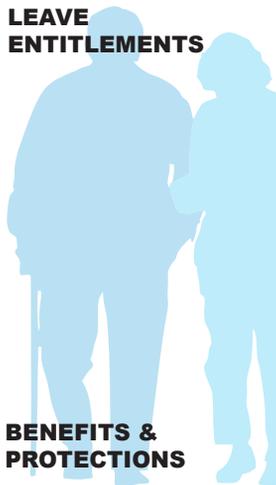
Section 504 of the Rehabilitation Act of 1973, as amended, prohibits employment discrimination on the basis of disability in any program or activity which receives Federal financial assistance. Discrimination is prohibited in all aspects of employment against persons with disabilities who, with or without reasonable accommodation, can perform the essential functions of the job.

If you believe you have been discriminated against in a program of any institution which receives Federal financial assistance, you should immediately contact the Federal agency providing such assistance.

EMPLOYEE RIGHTS UNDER THE FAMILY AND MEDICAL LEAVE ACT

THE UNITED STATES DEPARTMENT OF LABOR WAGE AND HOUR DIVISION

LEAVE ENTITLEMENTS



Eligible employees who work for a covered employer can take up to 12 weeks of unpaid, job-protected leave in a 12-month period for the following reasons:

- The birth of a child or placement of a child for adoption or foster care;
- To bond with a child (leave must be taken within one year of the child's birth or placement);
- To care for the employee's spouse, child, or parent who has a qualifying serious health condition;
- For the employee's own qualifying serious health condition that makes the employee unable to perform the employee's job;
- For qualifying exigencies related to the foreign deployment of a military member who is the employee's spouse, child, or parent.

An eligible employee who is a covered servicemember's spouse, child, parent, or next of kin may also take up to 26 weeks of FMLA leave in a single 12-month period to care for the servicemember with a serious injury or illness.

An employee does not need to use leave in one block. When it is medically necessary or otherwise permitted, employees may take leave intermittently or on a reduced schedule.

Employees may choose, or an employer may require, use of accrued paid leave while taking FMLA leave. If an employee substitutes accrued paid leave for FMLA leave, the employee must comply with the employer's normal paid leave policies.

While employees are on FMLA leave, employers must continue health insurance coverage as if the employees were not on leave.

Upon return from FMLA leave, most employees must be restored to the same job or one nearly identical to it with equivalent pay, benefits, and other employment terms and conditions.

An employer may not interfere with an individual's FMLA rights or retaliate against someone for using or trying to use FMLA leave, opposing any practice made unlawful by the FMLA, or being involved in any proceeding under or related to the FMLA.

BENEFITS & PROTECTIONS

ELIGIBILITY REQUIREMENTS

An employee who works for a covered employer must meet three criteria in order to be eligible for FMLA leave. The employee must:

- Have worked for the employer for at least 12 months;
- Have at least 1,250 hours of service in the 12 months before taking leave;* and
- Work at a location where the employer has at least 50 employees within 75 miles of the employee's worksite.

*Special "hours of service" requirements apply to airline flight crew employees.

REQUESTING LEAVE

Generally, employees must give 30-days' advance notice of the need for FMLA leave. If it is not possible to give 30-days' notice, an employee must notify the employer as soon as possible and, generally, follow the employer's usual procedures.

Employees do not have to share a medical diagnosis, but must provide enough information to the employer so it can determine if the leave qualifies for FMLA protection. Sufficient information could include informing an employer that the employee is or will be unable to perform his or her job functions, that a family member cannot perform daily activities, or that hospitalization or continuing medical treatment is necessary. Employees must inform the employer if the need for leave is for a reason for which FMLA leave was previously taken or certified.

Employers can require a certification or periodic recertification supporting the need for leave. If the employer determines that the certification is incomplete, it must provide a written notice indicating what additional information is required.

EMPLOYER RESPONSIBILITIES

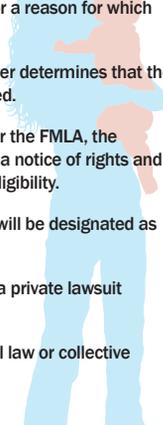
Once an employer becomes aware that an employee's need for leave is for a reason that may qualify under the FMLA, the employer must notify the employee if he or she is eligible for FMLA leave and, if eligible, must also provide a notice of rights and responsibilities under the FMLA. If the employee is not eligible, the employer must provide a reason for ineligibility.

Employers must notify its employees if leave will be designated as FMLA leave, and if so, how much leave will be designated as FMLA leave.

ENFORCEMENT

Employees may file a complaint with the U.S. Department of Labor, Wage and Hour Division, or may bring a private lawsuit against an employer.

The FMLA does not affect any federal or state law prohibiting discrimination or supersede any state or local law or collective bargaining agreement that provides greater family or medical leave rights.



For additional information or to file a complaint:

1-866-4-USWAGE

(1-866-487-9243) TTY: 1-877-889-5627

www.dol.gov/whd

U.S. Department of Labor | Wage and Hour Division



EMPLOYEE RIGHTS

EMPLOYEE POLYGRAPH PROTECTION ACT

The Employee Polygraph Protection Act prohibits most private employers from using lie detector tests either for pre-employment screening or during the course of employment.

PROHIBITIONS Employers are generally prohibited from requiring or requesting any employee or job applicant to take a lie detector test, and from discharging, disciplining, or discriminating against an employee or prospective employee for refusing to take a test or for exercising other rights under the Act.

EXEMPTIONS Federal, State and local governments are not affected by the law. Also, the law does not apply to tests given by the Federal Government to certain private individuals engaged in national security-related activities.

The Act permits polygraph (a kind of lie detector) tests to be administered in the private sector, subject to restrictions, to certain prospective employees of security service firms (armored car, alarm, and guard), and of pharmaceutical manufacturers, distributors and dispensers.

The Act also permits polygraph testing, subject to restrictions, of certain employees of private firms who are reasonably suspected of involvement in a workplace incident (theft, embezzlement, etc.) that resulted in economic loss to the employer.

The law does not preempt any provision of any State or local law or any collective bargaining agreement which is more restrictive with respect to lie detector tests.

EXAMINEE RIGHTS Where polygraph tests are permitted, they are subject to numerous strict standards concerning the conduct and length of the test. Examinees have a number of specific rights, including the right to a written notice before testing, the right to refuse or discontinue a test, and the right not to have test results disclosed to unauthorized persons.

ENFORCEMENT The Secretary of Labor may bring court actions to restrain violations and assess civil penalties against violators. Employees or job applicants may also bring their own court actions.

THE LAW REQUIRES EMPLOYERS TO DISPLAY THIS POSTER WHERE EMPLOYEES AND JOB APPLICANTS CAN READILY SEE IT.



WAGE AND HOUR DIVISION
UNITED STATES DEPARTMENT OF LABOR

1-866-487-9243
TTY: 1-877-889-5627
www.dol.gov/whd



Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

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 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 NW, 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.
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is

placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **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:

TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570 Houston, TX 77052</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Assistant General Counsel for Office of Aviation Protection Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Division Regional Office</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street SW, Suite 8200 Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street NE Washington, DC 20549</p>
<p>8. Institutions that are members of the Farm Credit System</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357</p>

Para obtener información en español, visite www.consumerfinance.gov/learnmore o escriba a: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

Un resumen de sus derechos en virtud de la Ley de Informe Justo de Crédito

La Ley de Informe Justo de Crédito (Fair Credit Reporting Act, FCRA, por sus siglas en inglés), una ley federal, fomenta la exactitud, imparcialidad y privacidad de la información en los archivos de las agencias de informes del consumidor. Existen muchos tipos de agencias de informes del consumidor, incluidas las agencias de crédito (credit bureaus) y las agencias especializadas (como las agencias que venden información sobre el historial de extensión de cheques, registros médicos y registros de historial de alquiler). A continuación, se presenta un resumen de sus principales derechos en virtud de la FCRA. **Para obtener más información, incluyendo información sobre derechos adicionales, visite www.consumerfinance.gov/learnmore o escriba a: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.**

- **Deben notificarle si la información contenida en su archivo se ha utilizado en su contra.** Todo aquel que utilice un informe de crédito u otro tipo de informe de consumidor para denegar su solicitud de crédito, seguro o empleo, o para emprender otra acción adversa en su contra, debe informarle y debe darle el nombre, la dirección y el número de teléfono de la agencia que proporcionó esa información.
- **Usted tiene derecho a saber lo que contiene su archivo.** Usted puede solicitar y obtener toda la información registrada bajo su nombre en los archivos de una agencia de informe del consumidor (divulgación de su información). Usted deberá proporcionar una prueba de su identidad, que puede incluir su número de Seguro Social. En muchos casos, la divulgación de la información de su archivo será gratuita. Usted tiene derecho a recibir una copia gratuita de su archivo si:
 - Una persona ha emprendido una acción adversa en su contra debido a la información contenida en su informe de crédito.
 - Usted es víctima de un robo de identidad y coloca una alerta de fraude en su archivo.
 - Su archivo contiene información inexacta como resultado de fraude.
 - Usted recibe asistencia pública.
 - Usted está desempleado pero prevé solicitar empleo en un plazo de 60 días.

Asimismo, todos los consumidores tendrán derecho a recibir una copia gratuita de la información registrada en su archivo cada 12 meses si así se lo solicitan a cada agencia de crédito a nivel nacional y a las agencias especializadas de informe del consumidor a nivel nacional. Para obtener más información, visite www.consumerfinance.gov/learnmore.

- **Usted tiene derecho a pedir su puntuación de crédito.** Las puntuaciones de crédito son resúmenes numéricos de su solvencia crediticia basados en la información de las agencias de crédito. Usted puede solicitar su puntuación de crédito a las agencias de informes del consumidor que generan o distribuyen los puntajes utilizados en préstamos de bienes raíces residenciales, pero tendrá que pagar un cargo. En algunas transacciones hipotecarias, el prestamista le dará información sobre su puntuación de crédito gratuitamente.
- **Usted tiene derecho a impugnar la información incompleta o inexacta.** Si usted identifica información en su archivo que es incompleta o inexacta, y la reporta a la agencia de informes del

consumidor, la agencia debe investigar, a menos que su impugnación sea frívola. Para consultar una explicación sobre los procedimientos de impugnación, visite www.consumerfinance.gov/learnmore.

- **Las agencias de informes del consumidor deben corregir o eliminar la información inexacta, incompleta o no verificable.** La información inexacta, incompleta o no verificable debe ser eliminada o corregida, por lo general en un plazo de 30 días. No obstante, si una agencia de informe del consumidor verifica la exactitud de la información, puede seguir reportándola.
- **Las agencias de informes del consumidor no pueden reportar información negativa desactualizada.** En la mayoría de los casos, una agencia de informe del consumidor no puede reportar información negativa ocurrida hace más de siete años, ni quiebras ocurridas hace más de 10 años.
- **El acceso a su archivo es limitado.** Una agencia de informe del consumidor puede proporcionar información sobre usted solamente a aquellas personas que realmente la necesiten — generalmente para considerar una solicitud presentada por usted ante un acreedor, asegurador, empleador, propietario de una vivienda en alquiler u otro negocio. La FCRA especifica quiénes son las personas que tienen una necesidad válida de acceso.
- **Usted debe otorgar su consentimiento para que se envíen sus informes a los empleadores.** Una agencia de informe del consumidor no puede darle información sobre usted a su empleador, ni a un posible empleador si usted no da su consentimiento por escrito al empleador. Por lo general, el consentimiento escrito no es requerido en la industria del transporte de carga por camión. Para obtener más información, visite www.consumerfinance.gov/learnmore.
- **Usted puede limitar las ofertas "preseleccionadas" de crédito y seguro que recibe y que están basadas en la información de su informe de crédito.** Las ofertas "preseleccionadas" de crédito y seguro no solicitadas deben incluir un número de teléfono gratuito al que usted puede llamar si desea eliminar su nombre y dirección de las listas en las que se basan estas ofertas. Puede solicitar su exclusión voluntaria de estas listas llamando a las agencias de crédito a nivel nacional al 1-888-5-OPTOUT (1-888-567-8688).
- El siguiente derecho, en virtud de la FCRA, se aplica a las agencias de informe del consumidor a nivel nacional:

LOS CONSUMIDORES TIENEN EL DERECHO A OBTENER UN CONGELAMIENTO DE SEGURIDAD

Usted tiene derecho a colocar un "congelamiento de seguridad" en su informe de crédito, lo que prohibirá que una agencia de informes del consumidor entregue información sobre su informe de crédito sin su autorización expresa. El congelamiento de seguridad está diseñado para evitar que créditos, préstamos y servicios se aprueben en su nombre sin su consentimiento. Sin embargo, usted debe saber que colocar un congelamiento de seguridad para controlar el acceso a la información personal y financiera en su informe de crédito podría retrasar, interferir o bloquear la aprobación a tiempo de peticiones o solicitudes posteriores que usted haga con respecto a un nuevo préstamo, crédito, hipoteca o cualquier otra transacción para obtener un crédito.

Como alternativa a un congelamiento de seguridad, usted tiene derecho a colocar una alerta de fraude inicial o extendida en su archivo de crédito sin costo alguno. Una alerta de fraude inicial es un aviso que se coloca en el archivo de crédito del consumidor por un (1) año. Cuando hay una alerta de fraude en el archivo de crédito del consumidor, la empresa está obligada a tomar medidas para verificar la identidad de dicho consumidor, antes de concederle un crédito. Si usted es una víctima del robo de identidad, usted tiene derecho a colocar una alerta de fraude extendida, que es un aviso de fraude que dura 7 años.

El congelamiento de seguridad no es aplicable a personas o entidades, ni a las subsidiarias o agencias de cobranza que actúen en nombre de dichas personas o entidades, con las cuales usted ya tiene una cuenta y que solicitan información sobre su informe de crédito con el fin de cobrarle o revisar su cuenta. Revisar una cuenta significa realizar ciertas actividades como el mantenimiento, vigilancia, actualizaciones, mejoras y aumentos a la línea de crédito de dicha cuenta.

- **Usted puede obtener compensación de los infractores.** Si una agencia de informes del consumidor o, en algunos casos, un usuario de informes del consumidor, o un proveedor de información a una agencia de informes del consumidor infringe la FCRA, es posible que usted pueda presentar una demanda ante una corte estatal o federal.
- **Las víctimas del robo de identidad y el personal militar en servicio activo tienen derechos adicionales.** Para obtener más información, visite www.consumerfinance.gov/learnmore.

Los estados tienen autoridad para hacer cumplir la FCRA, y muchos estados tienen su propia legislación sobre los informes de los consumidores. En algunos casos, usted puede tener más derechos en virtud de la ley estatal. Para obtener más información, comuníquese con su agencia estatal o local de protección del consumidor o con el Fiscal General estatal. Para obtener información sobre sus derechos federales, comuníquese con:

TIPO DE NEGOCIO:	COMUNÍQUESE CON:
<p>1.a. Bancos, asociaciones de ahorro y cooperativas de crédito con activos totales de más de \$10 mil millones de dólares y sus filiales</p> <p>b. Dichas filiales que no sean bancos, asociaciones de ahorro o cooperativas de crédito también deben listar, además del CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street, NW Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 (877) 382-4357</p>
<p>2. En la medida en que no estén incluidos en el punto 1 anterior:</p> <p>a. Bancos nacionales, asociaciones de ahorro federales y sucursales federales y agencias federales de bancos extranjeros</p> <p>b. Bancos miembros del estado, sucursales y agencias de bancos extranjeros (que no sean sucursales federales, agencias federales, o Sucursales Estatales Aseguradas de Bancos Extranjeros), compañías de préstamos comerciales de propiedad o controladas por bancos extranjeros y las organizaciones que operan bajo la sección 25 o 25A de la Ley de la Reserva Federal (Federal Reserve Act)</p> <p>c. Bancos Asegurados No Miembros, Sucursales Estatales Aseguradas de Bancos Extranjeros y asociaciones de ahorros estatales aseguradas</p> <p>d. Cooperativas Federales de Crédito</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570 Houston, TX 77052</p> <p>b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480</p> <p>c. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Compañías aéreas</p>	<p>Assistant General Counsel for Office of Aviation Protection Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590</p>
<p>4. Acreedores sujetos a la Junta de Transporte Terrestre (Surface Transportation Board)</p>	<p>Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423</p>
<p>5. Acreedores sujetos a la Ley de Empacadores y Corrales Ganaderos de 1921 (Packers and Stockyards Act, 1921)</p>	<p>Oficina Regional de la División de Empacadores y Corrales Ganaderos más cercana</p>
<p>6. Compañías de Inversión en Pequeños Negocios</p>	<p>Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street SW, Suite 8200 Washington, DC 20416</p>
<p>7. Agentes y Distribuidores</p>	<p>Securities and Exchange Commission 100 F Street, NE Washington, DC 20549</p>
<p>8. Instituciones que son miembros del Sistema de Crédito Agrícola</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Minoristas, Compañías Financieras y todos los demás acreedores no indicados anteriormente</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 (877) 382-4357</p>