

APPLICATION FOR EMPLOYMENT



ABOUT FREMONT FEDERAL CREDIT UNION

Thank you for your interest in applying for a job with Fremont Federal Credit Union. Because of our commitment to offering the highest possible satisfaction to our members, we are only interested in hiring the best. We want to have a complete understanding of your qualifications, motivations and interests, so that we can make careful and deliberate hiring decisions that will benefit both FFCU and our employees. Please answer the following questions honestly, completely and thoughtfully. This application must be completed in full, even if you are attaching a resume. Incomplete applications will not be considered. FFCU is an Equal Opportunity Employer and does not discriminate on the basis of race, color, religion, sex, national origin, age, veteran status, disability or any other legally-protected classification.

Date of Application _____

PERSONAL INFORMATION

Name: _____
Last Name First Name Middle Initial

Address: _____
Street

City State Zip Code

Telephone: (_____) _____ If you are under 18 years of age, do you have a work permit? Yes ___ No ___
Area Code Number

If you have ever worked under another name, please identify: _____

Have you ever applied for bond coverage and been declined? Yes ___ No ___ Email: _____

Have you ever had any bond coverage that was modified or revoked? Yes ___ No ___

YOUR JOB INTERESTS

Position Desired: _____ Date you can start work: _____

Consistent attendance and punctuality are essential requirements of every job with FFCU. Is there anything which would interfere with your regular attendance and punctuality if you are offered a job with FFCU? Yes ___ No ___

If Yes, please explain. _____

Can you perform the essential functions of the position (as contained within the corresponding job description) for which you are applying? (If you have any question as to what functions are applicable to the position for which you are applying, please ask an FFCU human resources representative before you answer this question.) Yes ___ No ___ If No, are there reasonable accommodations that can be made to allow you to perform the essential functions of the job? _____

What starting salary or wage do you expect: \$ _____/hr \$ _____/wk \$ _____/month

Are you available for full-time work? Yes ___ No ___ Are you available for part-time work: Yes ___ No ___

Are you willing to work any shift: Yes ___ No ___ If no, what shift(s) are you willing to work? _____

Are there any days and/or times of the week when you would not be available to work? Please specify: _____

How did you learn of this job opening? _____

Have you ever worked for FFCU before? Yes ___ No ___ When? _____ Who was your supervisor? _____

Why did you leave? _____ Do you know anyone who works here? Yes ___ No ___ Who? _____

Have you applied to work with us before? Yes ___ No ___ When? _____

YOUR EDUCATION AND TRAINING

Please Circle Highest Grade Completed:

1 2 3 4 5 6 7 8
Grade School

9 10 11 12
High School

1 2 3 4 5
College

1 2 3 4
Trade/Tech

What was the last school you attended? _____
Did you graduate? _____ What degree(s) have you achieved? _____

What extracurricular activities did you participate in, or special skills did you acquire, at the above-circled school(s) that might be helpful with the job for which you are applying? _____

YOUR WORK EXPERIENCE

Beginning with your present or more recent employer, describe your employment experiences below:

Are you presently employed? Yes _____ No _____

Are you on layoff and subject to recall? Yes _____ No _____ If yes, to where? _____

1. Present or last employer: _____

Address: _____

Kind of business: _____ Phone: _____

Starting position: _____ Pay: \$ _____

Final position: _____ Pay: \$ _____

Dates employed: From: _____ To: _____ Name and title of supervisor: _____
month/year month/year

Description of your work and responsibilities: _____

Reason for leaving: _____

Will you receive a satisfactory reference from this employer? Yes _____ No _____ If "No," please explain: _____

May we contact your present employer at this time? Yes _____ No _____

If "No," please explain: _____

2. Next previous employer: _____

Address: _____

Kind of business: _____ Phone: _____

Starting position: _____ Pay: \$ _____

Final position: _____ Pay: \$ _____

Dates employed: From: _____ To: _____ Name and title of supervisor: _____
month/year month/year

Description of your work and responsibilities: _____

Reason for leaving: _____

Will you receive a satisfactory reference from this employer? Yes _____ No _____ If "No," please explain: _____

3. Next previous employer: _____

Address: _____

Kind of business: _____ Phone: _____

Starting position: _____ Pay: \$ _____

Final position: _____ Pay: \$ _____

Dates employed: From: _____ To: _____ Name and title of supervisor: _____
month/year month/year

Description of your work and responsibilities: _____

Reason for leaving: _____

Will you receive a satisfactory reference from this employer? Yes _____ No _____ If "No," please explain: _____

4. Next previous employer: _____

Address: _____

Kind of business: _____ Phone: _____

Starting position: _____ Pay: \$ _____

Final position: _____ Pay: \$ _____

Dates employed: From: _____ To: _____ Name and title of supervisor: _____
month/year month/year

Description of your work and responsibilities: _____

Reason for leaving: _____

Will you receive a satisfactory reference from this employer? Yes _____ No _____ If "No," please explain: _____

Please use additional sheets as necessary for additional employment information.

PERSONAL INFORMATION

If you are hired, can you submit verification of your legal right to work in the United States? Yes _____ No _____

Have you ever been discharged or asked to resign by an employer? Yes _____ No _____ If yes, please explain: _____

A record of criminal conviction will not necessarily be a bar to employment, since FFCU will consider factors such as age and time of the offense, when it occurred, the nature and seriousness of the violation, and the evidence of rehabilitation in making any employment decision.

Have you ever been convicted of or plead guilty to a crime, other than minor traffic violations? Yes _____ No _____ If your answer is yes, please explain: _____

Please complete this section if the job for which you are applying might require you to drive FFCU vehicles.

Do you have a valid driver's license? Yes _____ No _____ License number and state: _____

Have you had any accidents in the last five years? Yes _____ No _____ If yes, please give details: _____

Has your driver's license ever been suspended, revoked, denied or cancelled? Yes _____ No _____

If yes, please explain:

YOUR MILITARY EXPERIENCE

Completing this section of the application is optional. Leave this area blank if you do not wish to answer.

Have you ever been in the United States Armed Services?

Yes _____ No _____ What branch? _____

Describe any skills you acquired in the Service that would be useful to the job for which you are applying: _____

YOUR REFERENCES

List the names of any professional references who have known you for at least three years. Please do not list relatives or employers.

1. Name: _____ Occupation: _____

Address: _____ City: _____ Phone: _____

Relationship to Applicant: _____

2. Name: _____ Occupation: _____

Address: _____ City: _____ Phone: _____

Relationship to Applicant: _____

3. Name: _____ Occupation: _____

Address: _____ City: _____ Phone: _____

Relationship to Applicant: _____

PLEASE READ THE FOLLOWING PARAGRAPHS CAREFULLY BEFORE SIGNING AND INITIALING AFTER EACH PARAGRAPH

By signing below and initialing after each paragraph, I certify that I have read, understand and agree to each of the following statements:

All of the information I have supplied on this application is true, accurate and complete, to the best of my knowledge, and I have not knowingly withheld any information that, if known to FFCU, would affect my application unfavorably. If I am hired by FFCU, and if FFCU discovers at any time during my employment that any of the statements or answers on this application are false, misleading or incomplete, I may be dismissed immediately from my job.

(Initial Here)

This employment application will be considered active for ninety (90) days from the date below. If I want to be considered for a job with FFCU after this period of time I must fill out another application. If hired, I understand that this application becomes part of my official employment record. In consideration of my employment with FFCU, I agree to abide by all FFCU's rules and regulations.

(Initial Here)

If I am extended an offer of employment, I agree to submit to a medical examination that may include testing for drugs or alcohol prior to beginning work with FFCU and I understand that any offer of employment is conditioned upon passing such medical

examination and/or testing. I understand that if I am employed by FFCU, I may be required, when job related and consistent with FFCU's business needs, to undergo a medical examination. I further understand that I may be required to submit to a test for the use alcohol and/or of illegal drugs at any time.

(Initial Here)

I understand that nothing in this employment application creates a contract of employment between FFCU and me. If I am hired by FFCU, my employment and compensation are "at will," which means that my employment can be terminated, either by FFCU or me, with or without cause, and with or without notice. I understand that no manager or supervisor has the authority to make any employment agreement with me, either orally or in writing, that is not an at-will agreement. Only the President of FFCU has the authority to enter into an employment agreement with me for any specified period of time.

(Initial Here)

I agree to release to FFCU or its designated agents, all medical information, including but not limited to files, reports, x-rays, evaluations and opinions held by medical personnel, to the extent such information is job-related and consistent with the FFCU's business needs, and agree to execute the necessary HIPAA-compliant release. I acknowledge that this is a general release and that if hired, it remains in effect for the duration of my employment.

(Initial Here)

In the event of my personal indebtedness to FFCU, I authorize FFCU to withhold from my wages such amounts as permitted by law to satisfy my obligation to FFCU.

(Initial Here)

I give FFCU my permission to conduct any investigation regarding the information contained in my employment application that FFCU thinks is necessary to determine my qualifications for assuming a job with FFCU. I give FFCU my permission to contact any former employer, school, college or university, utility company, credit or finance bureau or office, any personal or professional reference, or any other appropriate source or individual for the purpose of gathering any information, personal or otherwise, that such sources may have about my character, general reputation, credit, education or employment record, and I give my consent to any such source to release to FFCU whatever information they have about me. I also unconditionally release all named and unnamed sources from any and all liability that might result from furnishing any information about me.

(Initial Here)

In exchange for FFCU considering my application, I agree that any claim or lawsuit I have now or in the future against FFCU its subsidiaries, successors, assigns, managers, employees and/or agents must be filed by me within one year from the date of the act or omission that is the subject of my claim or lawsuit, or within the applicable statute of limitations, whichever time period is shorter. Thus, I expressly waive any statute of limitations period for any such claim or lawsuit longer than one year, regardless of the nature of the claim or action. As further consideration for these promises by me, FFCU agrees to waive any statute of limitations period longer than one year from the date of the act or omission that is the subject of any claim or lawsuit it might file against me.

(Initial Here)

Date

Signature



**EMPLOYMENT APPLICATION DISCLAIMER &
ACKNOWLEDGEMENT**

I certify that the information in this interview is correct to the best of my knowledge. I understand that to falsify information is grounds for refusing to hire me, or for discharge should I be hired.

I authorize any person, organization or company listed on my resume or employment application to furnish you any and all information concerning my previous employment, education and qualifications for employment. I also authorize you to request and receive such information.

In consideration for my employment, I agree to abide by the rules and regulations of the Fremont Federal Credit Union, which may be changed, withdrawn, added, or interpreted at any time, at the credit unions sole option and without prior notice to me.

I also acknowledge that my employment may be terminated, or any offer or acceptance of employment withdrawn, at any time, with or without prior notice at the option of the Fremont Federal Credit Union or myself.

Understood and agreed:

Applicant Signature

Date

Witness

Date



FCRA DISCLOSURE

This is to inform you that as part of processing your application, we may obtain a consumer report and/or an investigative consumer report which includes information as to your character, general reputation, personal characteristics, and mode of living. If an investigative report is requested, you have the right to make a written request within a reasonable period of time for a complete and accurate disclosure of additional information concerning the scope and nature of the investigation. By signing below, you acknowledge receipt of a copy of the forgoing notice and a copy of the “Summary of Your Rights Under the Fair Credit Reporting Act.”

Date of Birth: _____ SS Number: _____

Applicant: _____
Please print full name (First, Middle, Last)

Applicant’s Signature: _____

Witness: _____

Date: _____

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

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - o a person has taken adverse action against you because of information in your credit report;
 - o you are the victim of identity theft and place a fraud alert in your file;
 - o your file contains inaccurate information as a result of fraud;
 - o you are on public assistance;
 - o you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.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 1-888-5-OPTOUT (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, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. 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 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</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, N.W. Washington, DC 20580 (877) 382-4357</p>