



## APPLICANT AUTHORIZATION FOR PROCUREMENT OF CONSUMER REPORT

I authorize Ozark Bank to conduct an investigation with respect to my credit history for the purpose of securing employment, promotion, reassignment or retention as an applicant or employee with Ozark Bank. I understand that the (FCRA) Fair Credit Reporting Act, 15 USC Section 1681b, authorizes consumer reporting agencies to furnish consumer credit reports for use by employers for employment purposes, as defined in 15 USC Section 1681a of the FCRA. This report may include information relating to my credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living, which may be used or collected in whole or in part for the purpose of serving as a factor in establishing my eligibility for employment, promotion, reassignment or retention as an applicant or employee.

I further understand, acknowledge and agree that, in compliance with the terms of the FCRA, 15 USC Section 1681b, the information contained in the report may be used by Ozark Bank as a basis in whole or part for a denial of employment or as a basis in whole or part with respect to any other decision for employment purposes that would adversely affect me as a current employee or applicant for employment.

I hereby give my consent for the procurement of a credit report, and for the use of said report in whole or part by Ozark Bank, including its employees, officials and agents, for employment purposes, to the full extent allowed under the FCRA.

I also acknowledge that I have received a copy of a document explaining my rights under the Fair Credit Reporting Act and that I have read and understand said rights as explained to me in that document.

Printed Name: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Home Address: \_\_\_\_\_  
street address city state zip code

Social Security #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_