

Community. Spirituality. Service.



CHRISTIAN APPALACHIAN PROJECT

Volunteer Application

Mission Statement

The Christian Appalachian Project is an interdenominational, non-profit Christian organization committed to serving people in need in Appalachia by providing physical, spiritual and emotional support through a wide variety of programs and services.

**HANDS-ON CHANGE.
FOR GOOD.**



Christian Appalachian Project Volunteer Program

Volunteers have made invaluable contributions to the programs and services we have offered to the community since the 1950s. Those of us here at Christian Appalachian Project are pleased that you are considering volunteering with us, and we thank you for your interest. The service, enthusiasm and love shared by our volunteers has a profound effect on the lives of the people we serve, and we continue to need the support of volunteers!

To assist you in completing this application booklet, the following checklist has been designed to outline our volunteer admissions requirements and to guide you through the materials step-by-step. Please keep in mind that the process is thorough. Please be patient and feel free to call with questions or concerns. Let's begin!

- I am open to serving at Christian Appalachian Project, where people are committed to prayer life, service and community living.

Recommended Terms of Service

- Long-Term Volunteers: I am committed to at least 9 months of service and am at least 18 years old. I understand I must have a personal interview prior to receiving a service placement.

OR

- Short-Term Volunteers: I am committed to 3 weeks* to 8 months of service and am at least 18 years old.

OR

- Summer Camp Volunteers: I am committed to 3-9 weeks of service and am at least 18 years old.

*Shorter time commitments may be available for certain programs during certain times of the year. Please call for details.

AmeriCorps

Christian Appalachian Project participates in the AmeriCorps Education Award Only Program. This application is for those who want to volunteer with us and also for those who might want to enroll in AmeriCorps.

Are you interested in the AmeriCorps Education Award?

- Yes No Need more information

Christian Appalachian Project's Guiding Principles

- To promote the dignity and self-worth of individuals by promoting self-help
- To practice and encourage good stewardship of, and accountability for, all of the resources entrusted to us
- To foster individual growth among staff, volunteers, donors and program participants
- To live out and promote the Gospel of Jesus Christ through all of our actions
- To foster open, honest and effective communication, both inside and outside the organization
- To involve the Appalachian people at all social and economic levels in developing solutions to poverty

APPLICATION FOR VOLUNTEER SERVICE

Application for Volunteer Service

Instructions: Please fill out this application as carefully and as completely as possible. This application, with its supporting materials, may also be reviewed by the program manager of the program for which you are being considered. *Type or print in blue or black ink.*

Name _____ Name you prefer to be called _____
(Last) (First) (Middle)

Male Female Marital status (optional) _____

Date available to begin volunteer service ____/____/____ Length of commitment ____weeks ____months

Current address (if applicable) until ____/____/____

Street _____

City _____ State _____ Zip _____

Telephone (____) _____ (____) _____ (____) _____

Day Evening Cell

E-mail address _____

Permanent address

Street _____

City _____ State _____ Zip _____

Telephone (____) _____ (____) _____

Day Cell

E-mail address _____

Emergency Contacts

1. Name _____

Relationship _____

Street _____

City _____ State _____ Zip _____

Telephone (____) _____ (____) _____ (____) _____

Day Evening Cell

Emergency Contacts

2. Name _____

Relationship _____

Street _____

City _____ State _____ Zip _____

Telephone (____) _____ (____) _____ (____) _____

Day Evening Cell

Have you been a Christian Appalachian Project volunteer before?

Yes No Year(s) _____ Program(s) _____

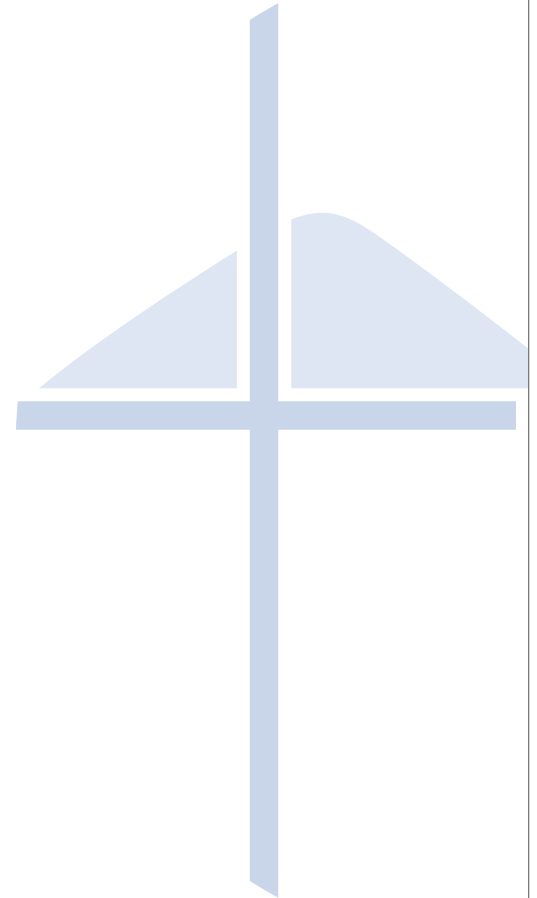
Has anyone in your family been a Christian Appalachian Project volunteer?

Yes No Year(s) _____ Program(s) _____

How and when did you find out about Christian Appalachian Project? Please be as specific as possible _____

Are you 18 years of age or older?

Yes No If not, when will you be 18? ____/____/____



EDUCATION AND TRAINING

Education and Training

Beginning with the *most recent*, please list all schools attended, including vocational/trade schools, etc.

Name of School	Address	Years Attended (mm/yy - mm/yy)	Date Graduated	Degree, Diploma Or Certificate

Programs of special study _____

EMPLOYMENT

Employment

List your prior employers, starting with the *most recent*. (Attach an additional page if necessary.)

Dates Employed (mm/yy - mm/yy)	Name, Address and Telephone Number of Employer	Duties and Responsibilities	Reason for Leaving

Are you presently unemployed?

Yes No If yes, for what reason? _____

Please explain any period of time greater than six months not accounted for by work, school or military service _____

COMMUNITY INVOLVEMENT

Community Involvement

List any previous volunteer experience and community service involvement.

Organization/Activity	Description	Location	Your Role

BRIEF RESPONSE

Brief Response

Please answer the following questions as completely as possible. (Attach additional pages if necessary.)

What interaction have you had with people of nationalities and cultures other than your own? Please explain. (Include experience in community living, travel or life overseas, working and/or living in inner city or rural areas.)

List your skills or experiences that might be useful and valuable for Christian Appalachian Project activities.

List some of your leisure activities and hobbies.

Do you currently have applications pending with other service organizations?

Yes No If yes, please give the name of the agency and your current status _____

Do you have a valid U.S. driver's license?

Yes No

Will you be bringing your personal vehicle?

Yes No

SELF-REFERENCE FORM

Self-Reference Form (cont'd)

6. Describe a time when you lived with others (outside of your family). What did you contribute to the group? What challenges did you face?
7. For what type of service are you best suited (direct service with children, elderly, persons with disabilities, adult education, carpentry and home repair, youth services, administration, etc.) Please be specific.
8. What has led you to apply to a faith-based mission organization?
9. Are there any personal obligations or situations that might interfere with completing your service commitment to Christian Appalachian Project?
 Yes No If yes, please explain.
10. Is there anything else that you would like us to know about you in regards to your application?
 Yes No If yes, please explain.

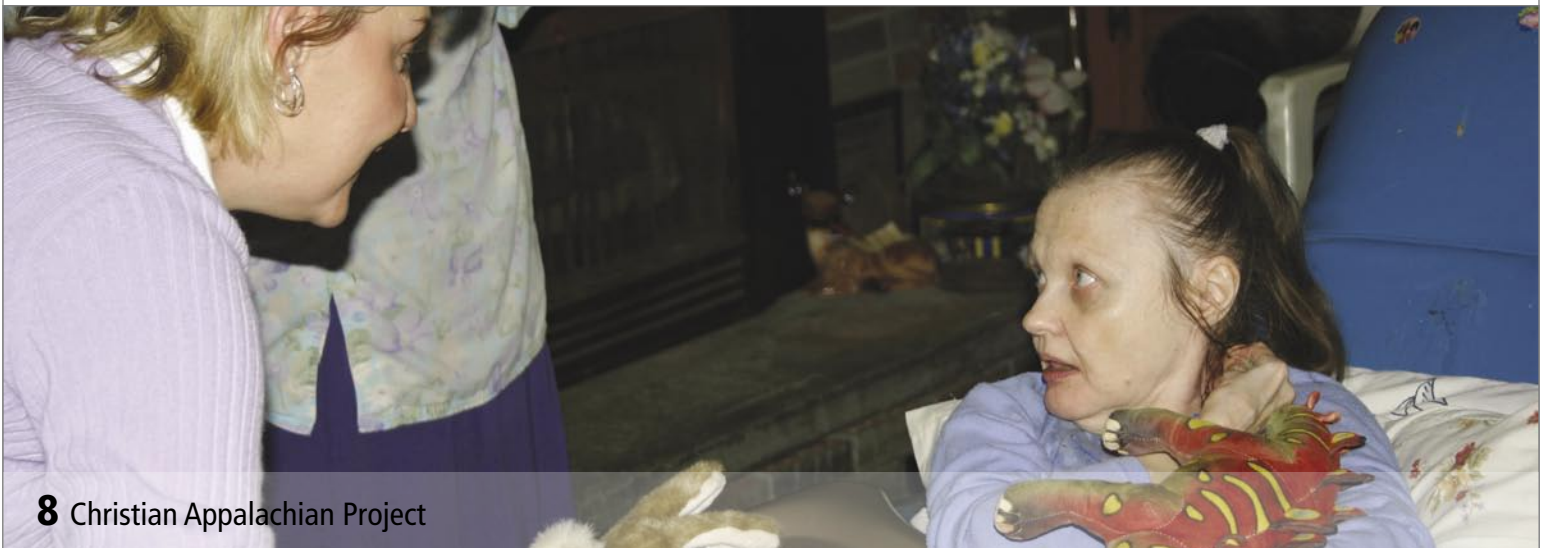
SELF-REFERENCE FORM

Self-Reference Form (cont'd)

On a scale of 1-5 (1 being low and 5 being high), check the box you feel best describes you.

Characteristics	1	2	3	4	5	Comments
Sense of humor						
Maturity						
Emotional stability						
Ability to get along with others						
Common sense						
Dependability						
Tact with others						
Initiative						
Flexibility						
Ability to express feelings						
Openness to varied expressions of faith						
Creativity						
Ability to accomplish tasks alone						
Ability to cooperate with others						
Effective use of time						
Ability to accept direction						
Knowledge of one's own limits/care for own needs						
Ability to serve under stress						

List three adjectives that best describe you. _____



VOLUNTEER PROGRAM REFERENCE FORMS

Volunteer Program Reference Forms

Directions: List below the names and addresses of three people (other than relatives) to whom you will give the enclosed recommendation forms. Think carefully about the people you wish to recommend you. They should know you well and be in a position to judge your general character, motivation and qualifications for Christian Appalachian Project.

1. Someone who knows you on a personal level (peer, friend).

Name _____

Relationship _____

How long have you known this person? _____

Address _____

City _____

State _____ Zip _____

Telephone (____) _____

2. Someone who knows you in a professional capacity (teacher, employer, supervisor, etc.).

Name _____

Relationship _____

How long have you known this person? _____

Address _____

City _____

State _____ Zip _____

Telephone (____) _____

3. Someone who is familiar with your suitability for service as related to Christian Appalachian Project's mission statement and guiding principles (i.e. priest, minister, teacher, counselor, etc.).

Name _____

Relationship _____

How long have you known this person? _____

Address _____

City _____

State _____ Zip _____

Telephone (____) _____

SHORT AND LONG TERM VOLUNTEER INTERESTS

Short- and Long-term Volunteer Interests

Christian Appalachian Project has a variety of programs. Our volunteers—both short- and long-term—are an important part of the service that we provide. The following information will give us a better idea of your skills and areas of interest to help facilitate the placement process. Please refer to the Program Descriptions insert for more details on specific Christian Appalachian Project programs.

Please keep in mind that for those seeking a short-term experience, the primary responsibility of short-term volunteers is to serve with and assist the permanent staff. This helps the staff to devote more time and concentrate more fully on areas of the program most needing their attention.

Please check four areas in which you have interest (I) and/or experience (E). See Program Descriptions insert for more details.

I	E	Activity	Comments
		Child care	
		Tutoring	
		Mentoring	
		Elderly support (transportation, in-home respite, etc.)	
		Emergency services/caseworker	
		Counseling (must be certified)	
		Strengthening non-profits	
		Grant writing	
		Home repair and construction	
		General maintenance	
		Computer knowledge (Word, Excel, etc.)	
		Office work (typing, filing, etc.)	
		Respite care for adults and children	
		Domestic abuse shelter for women and children	
		Substance abuse recovery services	
		Volunteer host (cooking, cleaning, etc.)	
		Organize a warehouse/manual labor	
		Photography	
		Other	

SUMMER CAMP VOLUNTEER INTERESTS

Summer Camp Volunteer Interests

June and July, three to nine weeks preferred.

Please check the position you wish to be considered for at summer camp.

Please check the areas in which you have interest (I) and/or experience (E).

I	E	Position	Comments
		Camp counselor	
		Medical personnel	
		Lifeguard (certified)	
		Arts and crafts instructor/assistant	
		Kitchen helper	



APPLICATION ESSAY

Application Essay

For applicants considering a commitment of *nine months or longer*, we ask you to select *one* of the following topics and write an essay of 500 words or more, not to exceed two pages. Please type your essay and attach it to your application.

1. What is your motivation for applying to be a Christian Appalachian Project volunteer? Describe specific experiences and relationships in your life which have led you to apply to be a full-time volunteer.
2. What attracts you to a volunteer community? Describe your expectations and apprehensions about living in a Christian Appalachian Project volunteer community.
3. How do you express your relationship with God? How has your faith influenced your values and choices? Please give specific examples.

CHECKLIST

Checklist

Christian Appalachian Project looks forward to reviewing your completed application. Before submitting your application, please be sure to have completed the following volunteer application materials:

- Application for volunteer service
- Self-reference form
- Fair Credit Reporting Act Disclosure and Authorization Form
- Service interests inventory
- Essay question (long-term service applicants only)
- Have you answered all items throughout the application?
- Have you made a copy of the application for your records?
- Have you selected three references and given them a copy of the reference form?



Have you, AT ANY TIME:

(A) Been convicted of, or pleaded guilty or no contest to, ANY crime, including, but not limited to, any sex crime, any violent offender crime, or any crime related to the molestation, exploitation, neglect or abuse of any adult or child?

Or

(B) Been found by the Kentucky Cabinet for Health and Family Services (or any other state, federal or local government cabinet, agency or entity) or ANY court of law to have abused or neglected an adult or child?

No Yes

Signature

Date

I hereby certify that all responses set forth on the Application for Volunteer Service and Self-Reference Form are true and complete. I understand and agree that any falsification, misrepresentation or omission either on the Application for Volunteer Service and Self-Reference Form, and/or my responses to questions asked during the interviewing or examination process may disqualify me from further consideration for volunteer services with the Christian Appalachian Project Volunteer Program, whenever the falsification or omission is discovered. In this regard, where an item is left blank on the application, it is because there is no information within its scope.

I understand that this application places no obligation on me or the Christian Appalachian Project; however, it does indicate a serious intention to volunteer my services to the Christian Appalachian Project Volunteer Program. Should I decide to withdraw my application for volunteer service, I will notify Christian Appalachian Project as soon as possible.

Printed Name

Signature

Date

FREQUENTLY ASKED QUESTIONS

Frequently Asked Questions

Do I have to apply by a certain date?

Christian Appalachian Project has a rolling admissions process, which means we accept applications and volunteers throughout the year. We offer three orientations per year for incoming long-term volunteers.

Is Christian Appalachian Project affiliated with a specific religious denomination?

Although our founder is a Catholic priest, we are an interdenominational Christian organization seeking to promote the Good News of the Gospel through service. Our volunteers come from a variety of faith traditions and participate in prayer services led by one another. Openness to diversity is necessary for community life.

How long is the commitment?

We ask short-term volunteers to commit to a minimum of three weeks of service. Long-term volunteers serve for 9 months or longer. Our summer camp volunteers make a 3-9 week commitment. In certain circumstances, a service commitment of less than three weeks may be considered.

Does Christian Appalachian Project provide any benefits to volunteers?

We offer full room and board to all short- and long-term volunteers. Additionally, long-term volunteers receive health insurance benefits, time off and a monthly stipend. Long-term volunteers are also eligible for travel assistance to defray the costs of travel at the beginning and end of their service term. AmeriCorps Education Awards are also available, which can be a significant source of assistance for paying off student loans or future tuition (see question about AmeriCorps below). For individuals with student loans, we can assist with loan deferment so that a volunteer will not have to make payments on their loans while they are serving at Christian Appalachian Project (see next question).

Can I defer my student loans?

In most cases, yes. Christian Appalachian Project is a 501(c)3 non-profit agency, and therefore accepted volunteers are eligible for loan deferment. Volunteers need to request deferment forms from their lending agency and then turn them in to the Volunteer Program office for validation. Deferment is the choice of the provider, but most of our volunteers are able to defer, especially as an enrollee in the AmeriCorps Education Award program.

What exactly is AmeriCorps?

Christian Appalachian Project offers a limited number of AmeriCorps Education Awards each year, which can be used in the following ways: 1) To repay qualified existing student (college) loans. 2) To pay all or part of the cost of attending a qualified institution of higher education (including certain vocational programs). 3) To pay expenses incurred while participating in an approved school-to-work program.

The types of awards offered include: Full-time, which requires 1,700 hours of service (approximately one year of service) for an award of \$4,725.

Part-time, which requires 900 hours of service (minimum 9 months of service) for an award of \$2,362.

What is community living like?

Christian Appalachian Project has several volunteer communities located throughout eastern Kentucky that house 4-16 volunteers. Volunteers take turns preparing dinner and leading prayer four nights a week. When possible, long-term volunteers have their own room and share bathroom facilities. All the houses have a shared living room space, kitchen and laundry facilities. Volunteers share in chores and grocery shopping for the house.

Most of our volunteers live in community at the volunteer houses, although some volunteers choose to find their own housing near their service site. We now offer an Independent Living option for volunteers who are 50 years old and older, and/or are married and who prefer to live on their own rather than in the volunteer house. This option includes a small food stipend, a modest living stipend and potential health benefits.

Who volunteers for Christian Appalachian Project?

We are blessed to have volunteers of all age groups, from young people just out of high school or college and people in mid-career, to retirees and everyone in between. Our volunteers come from all over the United States and from many different backgrounds, professions and diverse faith experiences. Their commonality is that they feel called to serve in Appalachia and want to make a difference in the lives of the people they meet. We also accept married couples (without dependents), though both must complete a separate application. International applicants must obtain their own visa.

What can volunteers do in their free time?

In their free time, many volunteers go hiking, visit state parks, attend art galleries, play Ultimate Frisbee, attend local concerts/festivals, relax, read, etc. We are surrounded by the beautiful Appalachian Mountains, which offer plenty of outdoor activities. Also, there are two volunteer retreats and several social gatherings throughout the year.

Can I bring my pet with me?

Unfortunately, volunteers cannot bring their pet with them due to the consideration of housemates who may have allergies, etc. If you must bring your pet with you to Kentucky, you can inquire about the option of finding your own housing (which is the financial responsibility of the volunteer).

What should I bring with me?

Most volunteers bring personal items such as clothes, CDs, books, hiking boots, running shoes, etc. We will supply all volunteers with room and board as well as linens, and all the volunteer houses are fully furnished. Volunteers are not required to bring a personal vehicle but may do so. A list of items to bring will be sent to all volunteers.

Does Christian Appalachian Project foster a "simple" lifestyle?

All of our volunteers are provided with room and board in a modest volunteer house. We strive to demonstrate good stewardship in the houses and programs, and encourage volunteers to be conscientious about their use of our resources.

What do most volunteers do after they serve?

Some will use their AmeriCorps award to go to college, attend graduate school or pay off student loans. Many volunteers go back to their home state to return to their jobs and/or find a new job, while some volunteers stay in Kentucky after finishing their service with us. Some of our alumni volunteer again, either in the U.S. or internationally.



Mail Completed Booklet to:

Christian Appalachian Project
4192 North Wilderness Rd.
Mt. Vernon, KY 40456

1-800-755-5322
(606) 256-0973
Fax (606) 256-5942
volunteer@chrisapp.org

www.christianapp.org





Program Descriptions

The service conditions listed below may not apply to all volunteer program positions.

As you discern your service, we would like to make you aware of some of the possible conditions that you may encounter in the programs: exposure to home and warehouse conditions which may include poor lighting, poor ventilation, smoking by participants, temperature extremes, and unsanitary and unpleasant conditions; driving, standing, and/or sitting for long periods of time; and walking on uneven surfaces. Depending upon the service placement, physical requirements may include the ability to bend, stoop, squat, reach, climb and occasionally lift up to 20 to 110 pounds from floor to waist, and to lift 40 pounds to an overhead position. Volunteers are expected to serve 40 hours per week with occasional weekend and holiday service.

ADULT EDUCATION

This program provides educational services for adults, both in a classroom setting and in students' homes. The program focuses on increasing/improving academic, vocational and computer literacy skills, as well as enhancing the student's opportunity for employment/career relation and/or advancement through improving employability skills.

CAPRICE

Provides educational/awareness programs on Disability Awareness, Americans with Disabilities Act, and other issues related to persons with disabilities through public speaking events as well as training and presentations to professionals, business communities, youth, parents and the local community.

CHILD AND FAMILY DEVELOPMENT PROGRAM

Offers birth to five-year-old children experiences in all areas of child development: cognition, communication, social, physical, and emotional development, as well as creative expression. Encourages participation of the whole family through home visits, parenting classes and involvement in the center. Program also includes a family literacy program called, "Families Growing Together," which includes both parents and children. Components cover early childhood education, adult education, parent-child interaction and parent groups. Must be energetic and flexible, as well as love children.

EDUCATIONAL AND RECREATIONAL PROGRAMMING

Serving in schools during the school year to implement presentations through the Community Education component of the summer camp program to meet both our and Kentucky Education Reform Act goals for second through twelfth grade students. These contacts are also used to promote our summer camp program. In cooperation with the camp manager and teacher, the volunteers assist in the development and implementation of presentations of the educational curriculum for all the summer camps, special camps and the annual teen retreat. Includes spending three months as a summer camp counselor. Must enjoy serving children in a school setting as well as at summer camp.

ELDERLY SERVICES

Provides services such as home visitation, transportation, social activities, prescription assistance and various other services which will ease the effects of isolation and allow homebound senior citizens to remain in their homes longer.



HOUSING

Assists the lead person with the activities of the housing workers, volunteers and homeowners to perform home repairs/new construction on houses/property. Provides service to persons wanting to improve their living conditions. Must be able to climb to roof and endure outside weather.

FAMILY ADVOCATES

Provides short-term emergency assistance to families in crisis situations and supports those participants enrolled in other Christian Appalachian Project programs with material and monetary help. Serves families through our Christmas Basket and School Readiness programs, and partners with other local agencies in addressing the needs of the community.

RESPITE SERVICES (Center-Based)

Provides parents and care providers of children and adults with disabilities an opportunity to take time away from caring for their family members. Provides spiritual, social and recreational activities in the center. Assists with personal care as needed including bathing, toileting, clothing changes, feeding and dispensing medication. Residential program requires a variety of shifts and occasional holidays.

IN-HOME RESPITE

Provides care providers of children and adults with disabilities an opportunity to take time from caring for their family member and take time for themselves. Provides spiritual, social and recreational activities in the home. Assists with personal care including bathing, toileting, assistance with feeding and dispensing medication as needed. Serves participants with a variety of disabilities (developmental disabilities, Alzheimer's and Cerebral Palsy as well as others) and ages ranging from children to the elderly. Requires a variety of shifts, maintaining scheduling of services and documenting in files.

SPOUSE ABUSE SHELTERS

Provides 24-hour safe shelter for women or men and their children involved in domestic violence. Includes safety planning and assistance with court and legal matters, referrals to community resources for available services and benefits, provides advocacy services within the shelter as well as outreach services to educate and promote awareness within an eight county service area. Residential programs require a variety of shifts, weekends and occasional holidays.

SUBSTANCE ABUSE RECOVERY CENTER

A faith-based substance abuse recovery program for women. Through spiritual, personal and community growth, women prepare to lead a substance-free life and demonstrate individual responsibility, positive behaviors and improved relationships with their families and communities. Daily activities for women include classroom training, household maintenance, 12-step meetings and job skills training. Residential programs require a variety of shifts, weekends, and occasional holidays.

SUMMER CAMP

Our need is for high-energy and strongly-motivated individuals serving 3-9 weeks at two overnight camps and one of two day camps for children ages 7-16. Counselors, medical personnel and lifeguards are needed. Responsible for addressing the needs of the children in a positive manner (i.e. homesickness, peer group conflicts, learning new skills, reluctance to participate, etc.). Must enjoy outdoors, doing arts and crafts, Bible study, hiking, fishing, swimming, canoeing, going on field trips, plus occasional overnight camping.

Christian Appalachian Project has departmental opportunities available in counseling, accounting, economic development, development (fund-raising) and administration. Ask for details.

CHRISTIAN APPALACHIAN PROJECT, INC.

Volunteer Program Reference Form

Volunteer applicant's name _____ Date _____

I hereby waive the right to review this form once submitted to the Christian Appalachian Project.

Volunteer applicant's signature: _____

The above person is applying to be a volunteer with the Christian Appalachian Project, which provides human services to people in the Appalachian area of eastern Kentucky. If accepted, this person will likely live in a community in a Christian setting with other men and women of various ages and educational backgrounds, and serve in at least one of the human service programs operated by Christian Appalachian Project. We greatly appreciate your assistance. Please return this form within two weeks so that the application process will proceed in a timely manner. Attach additional pages if necessary.

1. What is your relationship with the applicant, and how long have you known him/her?

2. Describe the applicant's strengths in behavior, maturity, relationships with others and general personality.

3. Describe the applicant's weaknesses in behavior, maturity, relationships with others and general personality. What are some potential areas of difficulty for the applicant in Christian Appalachian Project's Volunteer Program?

Continued inside . . .



4. How well does the applicant accomplish assigned tasks? Please give examples.

5. Describe the applicant's reactions to challenges and ability to make decisions.

6. Describe your assessment of the applicant's ability to cooperate and live with others.

7. Provide examples of the applicant's ability to serve in an organization whose mission is faith-based.

8. How does the applicant respond to change?

List three adjectives that best describe the applicant:

On a scale of 1-5 (1 being low and 5 being high) check the box which you believe best describes the applicant.

Characteristics	1	2	3	4	5	Comments
Sense of humor						
Maturity						
Emotional stability						
Ability to get along with others						
Common sense						
Dependability						
Tact with others						
Initiative						
Flexibility						
Ability to express feelings						
Openness to varied expressions of faith						
Creativity						
Ability to accomplish tasks alone						
Ability to cooperate with others						
Effective use of time						
Ability to accept direction						
Knowledge of one's own limits/care for own needs						
Ability to serve under stress						

(over)



Overall, how would you rate this applicant:

- ___ Weak, should be discouraged
- ___ Might be OK, some reservations
- ___ Recommend, no strong feelings
- ___ Good, better than many
- ___ Very good, no reservations at all
- ___ Exceptional, a really rare find

I request that the above information about the applicant be:

- ___ kept CONFIDENTIAL from candidate
- ___ made available to candidate if requested

Signature

Date

Please print name _____

Occupation

Telephone number

E-mail

Please check box if you would like to receive more information about Christian Appalachian Project's volunteer program.

Mission Statement

The Christian Appalachian Project is an interdenominational, non-profit Christian organization committed to serving people in need in Appalachia by providing physical, spiritual and emotional support through a wide variety of programs and services.

Please return this form directly to:

Christian Appalachian Project, Inc.
Volunteer Program
Attn: Admissions Coordinator
4192 N. Wilderness Road
Mt. Vernon, KY 40456
1-800-755-5322 or (606)-256-0973
Fax (606) 256-5942

Fair Credit Reporting Act of 1970, as amended

Please take notice that one or more consumer credit reports may be obtained for volunteer purposes pursuant to the fair credit reporting act, as amended, 15 U.S.C. 1681, et, seq, should a decision to take any adverse action against you be made, based either in whole or in part on the report, the consumer reporting agency that provided the report played no role in the agency's decision to take such adverse action.

Information provided by you on this form will be furnished to the consumer-reporting agency in order to obtain information in connection with an investigation for Criminal Background Check, Sex Offenders Check and a Motor Vehicle Driver's Check.

This is to advise you that Christian Appalachian Project (CAP) will not take adverse action against you, based in whole or in part upon the report, without first providing you with a copy of the report. CAP will not use any information from the report in violation of any applicable law or regulation.

I hereby acknowledge that I have received a written description of my rights as described by the Federal Trade Commission under Section 1681g(c)(3) of Title 15; and authorize CAP to obtain such report(s) from any consumer/credit reporting agency for Volunteer purposes.

(Print Name)

SSN

(Signature)

Date

Your Social Security Number is needed to keep records accurate, because other people may have the same name.

A Summary of Your Rights under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every “consumer reporting agency” (CRA). Most CRAs are credit bureaus that gather and sell information about you – such as if you pay your bills on time or have filed bankruptcy – to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. 1681-1681u, at the Federal Trade Commission’s web site (<http://www.ftc.gov>). The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

- **You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you – such as denying an application for credit, insurance, or employment – must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.
- **You can find out what is in your file.** At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if the person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.
- **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs – to which it has provided the data – of any error.) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA’s investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified. If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address, and phone number of the information source.

- **You can dispute inaccurate items with the source of the information.** If you tell anyone – such as a creditor who reports to a CRA – that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you’ve notified the source of the error in writing, it may not continue to report the information, if it is, in fact, an error.
- **Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.
- **Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA – usually to consider an application with a creditor, insurer, employer, landlord, or other business.
- **Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.
- **You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.

You may seek damages from violators. If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

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

FOR QUESTIONS OR CONCERNS REGARDING:	PLEASE CONTACT:
CRAs, creditors and others not listed	Federal Trade Commission Consumer Response Center – FCRA Washington, D.C. 20580 202-326-3761
National Banks, federal branches/agencies of foreign banks (word “National” or initials “N.A.” appear in or after bank’s name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, D.C. 20219 800-613-6743

Federal Reserve System members banks (except national banks, and federal branches/ agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, D.C. 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Programs Washington, D.C. 20552 800-842-6929
Federal credit unions (word "Federal credit union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-518-6360
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, D.C. 20429 800-934-FDIC
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, D.C. 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator-GIPSA Washington, D.C. 20450 202-720-7051