

# T.B.A. & OIL WAREHOUSE, INC.

## FAIR CREDIT REPORTING ACT (FCRA) DISCLOSURE RELEASE AUTHORIZATION REGARDING PROCUREMENT OF A MOTOR VEHICLE REPORT

I hereby acknowledge that in connection with my application and/or appointment to driving responsibilities T.B.A. & Oil Warehouse, Inc., its affiliates and/or subsidiaries and/or Gibson Risk Management Services will procure a Motor Vehicle Report (MVR) on me.

This release and authorization shall remain valid and in effect for the duration of my contract or employment with T.B.A. & Oil Warehouse, Inc., its affiliates and/or subsidiaries and reserves the right to run subsequent MVR's on me at T.B.A. & Oil Warehouse, Inc., its affiliates and/or subsidiaries and/or Gibson Risk Management Services' sole discretion.

I may revoke this Authorization at any time. If I proceed with such revocation of this Authorization, I will send a written revocation to T.B.A. & Oil Warehouse, Inc. at the address at which this application has been made.

I have been provided a summary of my rights under the FCRA. In the event that information from the MVR report is utilized in whole or in part in making an adverse decision I understand that I have the right to request in writing, within a reasonable time, that T.B.A. & Oil Warehouse, Inc. provide a complete and accurate disclosure of the nature and scope of the information requested. Upon my written request, Gibson Risk Management Services will provide a copy of the MVR mailed to me by U.S. first class mail to the address on my driving record.

By signing below, in compliance with the Fair Credit Reporting Act, I hereby authorize T.B.A. & Oil Warehouse, Inc., its affiliates and/or subsidiaries and/or Gibson Risk Management Services to procure an MVR on me to determine whether I meet its risk management standards for insurability on their commercial auto insurance policy. In addition, I also authorize all entities having information about me, including departments of motor vehicles, to release such information to T.B.A. & Oil Warehouse, Inc., its affiliates and/or subsidiaries and/or Gibson Risk Management Services.

Signature	Date Signed (mm/dd/yy)
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PROPOSED APPLICANT     CURRENT EMPLOYED DRIVER    (Please print clearly)

First Name:	Middle Initial:	Last Name:
Date of Birth		
Driver's License #		State

Applicants – Please retain a copy for your files.

## Fair Credit Reporting Act - A Summary of the Law

- The Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://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:
  - 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](http://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](http://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](http://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.
- 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](http://www.consumerfinance.gov/learnmore).