



## **FAIR CREDIT REPORTING DISCLOSURE**

### **To be given to the applicant**

This notice is to inform you that HWAM will be obtaining one or more consumer reports and/or investigative consumer reports (as defined by the Fair Credit Reporting Act) for the purposes of evaluating you for potential employment, reassignment, or retention as an employee.

These reports may contain information related to your credit worthiness, general reputation, personal characteristics, character, former employment record, and criminal background record. They may be obtained from personal interviews with neighbors, friends, associates, or former employers.

It is imperative that you be completely truthful as you complete the background authorization forms. Under the Fair Credit Reporting Act, you may have the right to request additional information regarding the nature and the scope of any investigation initiated by HWAM depending upon HWAM's use of the information.