



Members Exchange Federal Credit
Union

107 Marketridge Drive
Ridgeland, MS 39157

CONSUMER REPORT CONSENT/DISCLOSURE STATEMENT

I understand that Members Exchange Federal Credit Union will investigate and verify my background by asking for a consumer report. This background investigation will be done for determining suitability for a volunteer position on the Board of Directors, Supervisory Committee, or other volunteer committee only. At any time during my tenure as a volunteer, Members Exchange Federal Credit Union may subsequently request a consumer reporting agency to obtain a further consumer report, and such a request will only be made for the purpose of the volunteer position and consistent with applicable state law.

I understand a consumer reporting agency's investigation may include obtaining information covering up to the last ten years regarding my credit, background references, character, past employment, work habits, education, general reputation, personal characteristics, mode of living, civil judgments, and liens, as well as any information about my criminal conviction background consistent with federal and state law.

I understand such information may be obtained by direct or indirect contact with former employers, schools, financial institutions, landlords and, public agencies or other persons who may have such knowledge.

I also understand that before I am denied a volunteer position or the continuation of my tenure as a volunteer is denied based, in whole or part, on information obtained in the report, I will be provided a copy of the report and a description in writing of my rights under the Fair Credit Reporting Act.

I understand if I disagree with the accuracy of any information in the report, I must notify Members Exchange Federal Credit Union within five business days of my receipt of the report. If I notify Members Exchange Federal Credit Union within five business days of the receipt of the report that I am challenging information in the report, Members Exchange Federal Credit Union will not make a final decision on my status as a candidate for or member of the Board or Supervisory Committee until after I have had a reasonable opportunity to address the information contained in the report.

I hereby consent to this investigation and authorize Members Exchange Federal Credit Union to request a report on my background as stated above from the consumer reporting agency.

(Signature of Applicant)

(Date)

The Fair Credit Reporting Act gives you specific rights in dealing with CRAs. You will find these rights summarized in the following document titled [A Summary of Your Rights Under the Fair Credit Reporting Act](#).