



Delmarva Chrysalis Background Checks

From "Safe Sanctuaries" by Joy Melton: Two million incidents of child abuse are reported each year. That equates to one incident every 15 seconds around the clock, seven days a week! ... While a church cannot guarantee the safety of every person, every church can be responsible for reducing and eliminating circumstances that could lead to harm or injury..."

The Chrysalis Board has been working to comply with the Safe Sanctuary directive from our parent community, The Upper Room in Nashville, Tennessee. We have contracted with TRAK-1 Technology Background Screening to perform background checks on all adults (those who are 18 years of age or older) that are asked to serve the Chrysalis Community, either on a weekend team or on the Board.

When an adult is asked to be on a Chrysalis team, he/she will have to sign an authorization form that allows a background check to be processed through the TRAK-1 technology. The form is on the back of this letter and is also available on the Chrysalis Web Site (Chrysalis/Forms) and can be downloaded, printed, filled out and forwarded to the Board secretary who will then perform the background check. Please mail completed forms to:

Tom Delle Donne
Delmarva Chrysalis Secretary
117 Berwyck Court
Newark, DE 19702

If a problem arises through the background check, the secretary will notify the Community Lay Director, who will contact the applicant.

If the adult declines to give authorization, he/she will be removed from the list of potential Team members until authorization is obtained.

Authorization forms will be securely kept by the Board secretary for 5 years.

Delmarva Chrysalis is committed to demonstrating the love of Christ so that each caterpillar will be surrounded by love, assured of safety and spiritual growth.

Fly With Christ!!

The Delmarva Chrysalis Board

AUTHORIZATION FOR ORGANIZATION TO ACCESS CONSUMER REPORTS

DISCLOSURE

By signing below, you acknowledge and understand that in connection with your agreement to serve the Delmarva Chrysalis Community, we may obtain a consumer report and/or an investigative consumer report on you from a consumer reporting agency in strict compliance with both state and federal law. A consumer report is any communication of information by a consumer reporting agency bearing on your character, general reputation, personal characteristics, or mode of living which is used or expected to be used for purposes of serving as a factor in establishing your eligibility to serve the Community. An investigative report may be obtained through personal interviews with individuals who may have knowledge of your character, general reputation, personal characteristics, or mode of living. The consumer reports or investigative consumer reports may contain public record information which may be requested or made on you including, but not limited to: criminal records, driving history records, education records, previous employment history, social security traces, military records, professional licensure records, eviction records, drug testing, and others. You further understand that these reports may include experience information along with reasons for termination of past employment. You also acknowledge and understand that information from various federal, state, local and other agencies which contain information about your past activities will be requested, and that a consumer report containing injury and illness records and medical information may be obtained only after a tentative offer to serve the Delmarva Chrysalis Community has been made. You are hereby notified that you have the right to make a timely request for a copy of the above investigative background report contained in the Delmarva Chrysalis Community's files on you at the time of your request by providing proper identification and the payment of any legally permissible fees. You are further notified that, prior to being denied the opportunity to serve the Community based in whole or in part on information obtained in the consumer report, you will be provided a copy of the report, the name, address and telephone number of the reporting agency and a description in writing of your rights under the Fair Credit Reporting Act.

The Fair Credit Reporting Act gives you specific rights in dealing with consumer reporting agencies. You will be given a summary of these rights together with this document.

AUTHORIZATION

By signing below, you hereby authorize, without reservation, any party or agency contacted by this organization to furnish the abovementioned and requested information. You further authorize ongoing procurement of the above mentioned information, reports and records at any time during your period of service with the Delmarva Chrysalis Community. You also agree that a fax or photocopy of this authorization with your signature is accepted as having the same authority as the original. You further authorize and request, without reservation, any present or former employer, school, police department, division of motor vehicles, consumer reporting agencies, or other persons or agencies having knowledge about you to furnish the Delmarva Chrysalis Community with any and all background information in their possession regarding you, so that your service qualifications may be evaluated.

ACKNOWLEDGEMENT OF RECEIPT OF SUMMARY OF RIGHTS

By signing below, you certify you have read and fully understand this disclosure and authorization, all of the information you are providing is true, complete, correct and accurate, and you acknowledge that you have received the attached summary of your rights under the Fair Credit Reporting Act (15 U.S.C. §1681 et seq.).

The following is information required in order for the Delmarva Chrysalis Community to obtain a complete consumer report:

PRINT FULL LEGAL NAME (First, Full Middle Name, Last Name)

STREET ADDRESS

CITY

STATE

ZIP

SOCIAL SECURITY NUMBER

DATE OF BIRTH

RACE

GENDER

DRIVER'S LICENSE NUMBER

ISSUING STATE

OTHER FORMER NAMES (aka, maiden names, married names, surnames etc.)

APPLICANT'S SIGNATURE

DATE

SUMMARY OF RIGHTS

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal 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.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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 identify 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, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit 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.ftc.gov/credit 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.ftc.gov/credit.

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 1-888-5-OPTOUT (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.ftc.gov/credit.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N. A." appear in or af ter bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6- 6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally charter ed savings banks (word "Federal" or initials "F.S .B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, V A 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275 -3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 202-366-1 306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051