



312 West First Street, Sanford, FL 32771  
P.O. Box 1867, Sanford, FL 32772-1867  
Telephone: 407-324-1881

Dear Applicant:

Attached is a copy of our application, please fill it out and return it to our Human Resources department in one of the following ways:

**Mail to:**

Federal Trust Bank  
Attn: Human Resources  
312 W. 1<sup>st</sup> Street  
Sanford, FL 32771

**Fax to:**

(407) 562-0995

**Email to:**

[hrjobs@federaltrust.com](mailto:hrjobs@federaltrust.com)

Thank you for your interest in Federal Trust Bank.

Sincerely,

A handwritten signature in black ink, appearing to read "Lisa Haas", written in a cursive style.

Lisa Haas  
SVP, Human Resources  
Federal Trust Bank



# EMPLOYMENT APPLICATION

*Federal Trust Bank is an equal opportunity employer committed to building inclusion & leveraging diversity.*

## **NOTICE TO APPLICANT – Background Investigation Will Be Conducted**

As part of the hiring process, Federal Trust Bank “Federal Trust” (including its corporate affiliates) will examine your qualifications for employment, which includes a thorough review of your skills, competencies, experience, and character. This review may be conducted by Federal Trust itself or by The Hartford on behalf of Federal Trust.

In connection with your application Federal Trust Bank or The Hartford will examine information publicly available about you and verify the accuracy of information that you submit during the hiring process, including, but not limited to, information that you provided at your interview, on your application, resume, and background investigation release form. Federal Trust may also ask you to submit other documentation confirming information that you submit during the hiring process. Federal Trust’s examination will include:

- *References:* Federal Trust will communicate with persons who have information about your personal character or professional reputation.
- *Education:* If you state that you received a diploma, certificate, or degree, Federal Trust will verify that the school in fact granted it to you and the date granted.
- *Employment:* Federal Trust will contact your former employers about your employment history, including dates of employment and job performance.
- *Criminal History:* Federal Trust will review your criminal records, in accordance with applicable law. Arrests or convictions of certain types of crimes, such as felonies, may preclude you from employment with Federal Trust.
- *Motor Vehicle:* Federal Trust will review your motor vehicle history.
- *Military Service:* Federal Trust will review your military service, including type of discharge.
- *Professional Designations:* Federal Trust will verify the status of any licenses, certifications, and registrations that you are required for the position or that you claim you have received.
- *Social/Professional Networks and Associations.* Federal Trust will review information that you submitted about yourself for social/professional networks and associations, including those maintained on the internet.

**WARNING: Employment with Federal Trust is contingent upon the successful outcome of this examination, with results that are fully satisfactory to Federal Trust. If you misrepresent, fail to disclose, or include inaccurate information about yourself, Federal Trust will withdraw any employment offer that has been made or will terminate your employment if you have already been hired.**

**PERSONAL DATA.** Please print. When completing all sections of the employment application, attach additional page(s) if necessary.

Date of Application: Month	Day	Year	First name	M.I.	Last name	Suffix (e.g., Jr., Sr.)	
Social Security Number:			Telephone number(s) and best time to reach you: ( ) ( )				
			E-mail address(es):				
Current Address – number and street					City	State	Zip Code
Mailing Address – number and street					City	State	Zip Code

**WORK AUTHORIZATION.** You must complete a Form I-9, as required by the Immigration and Reform Control Act, no later than 3 days after your date of hire.

Are you a U.S. Citizen or an alien authorized to work in the United States?  Yes  No

Have you been convicted of a felony?  Yes  No If you checked "yes," then provide the type of felony, date, city, and state

Have you been administratively barred from working in the banking, insurance or financial services industry?  Yes  No If you checked "yes," then provide the agency name and date of disbarment:

**MILITARY.**

Branch

Have you served in the military?  Yes  No

Served From: To:

Month	Day	Year	Month	Day	Year
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**EDUCATION.**

Are you currently enrolled as a student?  Yes  No

School Name	State	Did you receive a degree/diploma/certificate? *	Type (i.e., BS, BA, High School, GED)	Major Field of Study	G.P.A.
High School/Prep School		<input type="checkbox"/> Yes <input type="checkbox"/> No			
College/University		<input type="checkbox"/> Yes <input type="checkbox"/> No			
College/University		<input type="checkbox"/> Yes <input type="checkbox"/> No			

\*Checking "yes" above means that your official transcript reflects that your school actually conferred or awarded you the degree, not that you merely completed the required course work to apply for the degree or that the school permitted you to participate in a graduation ceremony.

**RELEVANT PROFESSIONAL DESIGNATIONS (licenses, certifications, registrations, etc.)**

\*Checking "yes" below means you have confirmed the status of your designation with the issuing entity.

Designation	Full name of issuing entity (state, organization, association, etc.)	Is your designation current and in good standing?*	HR Use Only: Is designation required for position?
		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

First name	M.I.	Last name	Suffix (e.g., Jr., Sr.)

<b>EMPLOYMENT HISTORY.</b>											
Has your employer ever terminated your employment or asked you to resign? <input type="checkbox"/> Yes <input type="checkbox"/> No											
Are you a party to a confidentiality, non-solicitation, or non-competition agreement? <input type="checkbox"/> Yes* <input type="checkbox"/> No <i>*If you checked "yes," then please provide a copy of the agreement to Human Resources. Note that any offer of employment that you may receive is contingent upon a determination, with counsel from the Law Department, that any such agreement will not restrict you from performing your job duties and responsibilities.</i>											
<i>Please list all employers for the <b>prior 10 years</b> including temporary and seasonal regardless of duration. If you provided contracted services, indicate the name of actual employer not the client/customer or location of the assignment.</i>											
Current or last employer – name						Address – number and street			City		State
Employed Month	From: Day	Year	To: Month	Day	Year	Annual rate of pay/base salary		Commission/bonus		Position title	
Name of immediate supervisor						Title		Telephone number ( )		May we contact? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If you accept a position, we will contact your current employer.</i>	
Reason for leaving or change									Effective date of last salary increase		
Previous employer 1 – name						Address – number and street			City		State
Employed Month	From: Day	Year	To: Month	Day	Year	Annual rate of pay/base salary		Commission/bonus		Position title	
Name of immediate supervisor						Title		Telephone number ( )			
Reason for leaving or change											
Previous employer 2 – name						Address – number and street			City		State
Employed Month	From: Day	Year	To: Month	Day	Year	Annual rate of pay/base salary		Commission/bonus		Position title	
Name of immediate supervisor						Title		Telephone number ( )			
Reason for leaving or change											
<b>EMPLOYMENT GAP(S).</b> <i>Please provide a reason for any</i> employment gap(s) of <b>6 months or more</b> during the <b>prior 10 years.</b>											
Reason for gap						From:			To:		
						Month	Day	Year	Month	Day	Year
						Month	Day	Year	Month	Day	Year
<b>PRIOR FEDERAL TRUST BANK SERVICE.</b> <i>If you previously provided services to Federal Trust and then Federal Trust hires you as an employee, in certain circumstances, you may receive previous vesting credit under Federal Trust's 401(k) plan. Please indicate whether you have ever worked or provided services for Federal Trust, including its subsidiaries or affiliates. If you check "yes" below, then please provide the following additional information:</i>											
Have you worked at Federal Trust as an employee? <input type="checkbox"/> Yes <input type="checkbox"/> No											
Have you provided services to Federal Trust in a non-employee role (i.e., as a contractor hired by a vendor used by Federal Trust?) <input type="checkbox"/> Yes <input type="checkbox"/> No											
Work Performed Month	From: Day	Year	To: Month	Day	Year	Vendor Name (if applicable)					Location of Work Performed
Work Performed Month	From: Day	Year	To: Month	Day	Year	Vendor Name (if applicable)					Location of Work Performed

First name	M.I.	Last name	Suffix (e.g., Jr., Sr.)		
What type of schedule do you seek?	<input type="checkbox"/> Full time	<input type="checkbox"/> Part time	<input type="checkbox"/> Temporary	<input type="checkbox"/> Summer/Seasonal	<input type="checkbox"/> Other
What office location do you prefer?	<input type="checkbox"/> Sanford Main Office <input type="checkbox"/> Lake Mary <input type="checkbox"/> Sanford Branch	<input type="checkbox"/> Winter Park <input type="checkbox"/> Casselberry <input type="checkbox"/> Wekiva	<input type="checkbox"/> Orange City <input type="checkbox"/> New Smyrna Beach	<input type="checkbox"/> Port Orange <input type="checkbox"/> Deltona	<input type="checkbox"/> Eustis <input type="checkbox"/> Palm Coast
When are you available to begin employment?	Month	Day	Year	What is your expected range/rate of pay? \$	Check only one: <input type="checkbox"/> Annually <input type="checkbox"/> Hourly

Source of application (check only one)	<input type="checkbox"/> 4. Employment agency – name:
<input type="checkbox"/> 1.Applicant initiated (correspondence, internet, telephone, walk-in)	<input type="checkbox"/> 5. Association/society – name:
<input type="checkbox"/> 2.Job Fair/Open House – location:	<input type="checkbox"/> 6. College recruiting – location:
<input type="checkbox"/> 3. Advertisement – source:	<input type="checkbox"/> 7. Other source – please explain:

**NOTICE TO APPLICANT. Please read and sign below.**

Background Check. I understand that as a part of Federal Trust’s hiring procedures, it will conduct a background investigation to assess my qualifications for employment that includes, but is not limited to, a review of my education, references, credit, prior employment history and job or work performance, license status, and any military, motor vehicle, or criminal records. I understand that Federal Trust will obtain such information through direct or indirect contact with my former employers, schools, financial institutions, landlords and public agencies, social/professional networks and associations, or other persons, such as my neighbors, friends or associates with whom I am acquainted or who may have knowledge concerning my character, general reputation, personal characteristics or mode of living. I understand that my employment is contingent upon a successful outcome of this background investigation, with results that are fully satisfactory to Federal Trust.

Work Authorization. I also understand that my employment is contingent upon compliance with the identification, verification, and work authorization requirements of the Immigration Reform and Control Act of 1986 and the Federal e-Verify program.

Misrepresentations. I understand that any misstatement, omission, or misleading information given in my application, resume, interview, or in connection with other information provided to Federal Trust may result in the rejection of my application, the withdrawal of any offer of employment, or my dismissal from employment.

Employment-Related Agreements. I further understand that all employees are required to sign a confidentiality agreement as a condition of employment. If, as a result of previous employment, I signed a confidentiality, non-compete, or non-solicitation agreement, then I agree to immediately provide Human Resources with a copy of the agreement for legal review. I understand that any offer of employment that I may receive is contingent upon a determination with counsel from the Law Department that any such agreement will not restrict me from performing my job duties and responsibilities. I further understand that my failure to provide any such agreement to Federal Trust may result in the rejection of my application, the withdrawal of any offer of employment, or my dismissal from employment.

Accommodations. If I need any particular accommodation in order to take a pre-employment assessment, have an interview, or perform a job demonstration, then I will give Federal Trust reasonable notice of my needs prior to the assessment, interview, or demonstration.

At-Will Employment. I understand and agree that nothing contained in this employment application, in the granting of an interview, or in any employment offer, contingent or otherwise, if that should occur, is intended to create an employment contract between Federal Trust and myself for employment or for the providing of any benefit. No promises or representation regarding employment have been made to me and I understand that no such promise representation, or guarantee, whenever made, whether written or oral, is binding upon Federal Trust unless made in writing by the Chief Executive Officer or President of Federal Trust Bank. I also understand and agree that no Federal Trust document, communication, or publication should be understood as, or construed as, extending such a promise, representation, or guarantee.

If an employment relationship is established, then I understand and agree that my employment with Federal Trust is at-will and for no fixed period of time. I acknowledge that if I am hired then I have the right to terminate my employment, with or without advance notice, for any reason at all, at any time and that Federal Trust retains the same right, consistent with applicable law.

Applicant Signature

Date

<b>First name</b>	<b>M.I.</b>	<b>Last name</b>	<b>Suffix (e.g., Jr., Sr.)</b>

**SUPPLEMENTAL EMPLOYMENT HISTORY.** Please list all employers for the **prior 10 years** including temporary and seasonal regardless of duration. If you provided contracted services, indicate the name of actual employer, not the client/customer or location of the assignment.

Previous employer 3 – name						Address – number and street			City		State	
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Employed Month	From: Day	Year	To: Month	Day	Year	Annual rate of pay/base salary	Commission/bonus	Position title			
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Name of immediate supervisor						Title			Telephone number ( )		
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Reason for leaving or change											
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Previous employer 4 – name						Address – number and street			City		State	
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Employed Month	From: Day	Year	To: Month	Day	Year	Annual rate of pay/base salary	Commission/bonus	Position title			
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Name of immediate supervisor						Title			Telephone number ( )		
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Reason for leaving or change											
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Previous employer 5 – name						Address – number and street			City		State	
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Employed Month	From: Day	Year	To: Month	Day	Year	Annual rate of pay/base salary	Commission/bonus	Position title			
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Name of immediate supervisor						Title			Telephone number ( )		
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Reason for leaving or change											
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Previous employer 6 – name						Address – number and street			City		State	
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Employed Month	From: Day	Year	To: Month	Day	Year	Annual rate of pay/base salary	Commission/bonus	Position title			
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Name of immediate supervisor						Title			Telephone number ( )		
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Reason for leaving or change											
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**EMPLOYMENT GAP(S).** Please provide a reason for any Reason for Gap employment gap(s) of 6 months or more during the prior 10 years.

Reason for Gap						From:			To:		
						Month	Day	Year	Month	Day	Year
						Month	Day	Year	Month	Day	Year

# Affirmative Action Voluntary Information

Completion of information below is voluntary.

We consider all applicants for positions without regard to race, color, religion, sex, national origin, citizenship, age, mental or physical disabilities, veteran/reserve/national guard or any other similarly protected status. We also comply with all applicable laws governing employment practices and do not discriminate on the basis of any unlawful criteria.

To be completed by applicant on a voluntary basis. Not for interview purposes. To be filed separately from application.

In an effort to comply with requirements regarding government recordkeeping, reporting and other legal obligations which may apply, we invite you to complete this applicant data survey. Providing this information is **STRICTLY VOLUNTARY**. Failure to provide it will not subject you to any adverse personnel decision or action. Your cooperation is appreciated.

Please be advised that this survey is not a part of your official application for employment. It will not be used in any hiring decision. The information will be used and kept confidential in accordance with applicable laws and regulations.

Please Print

Position(s) applied for \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

### Referral Source

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Walk – in                    | <input type="checkbox"/> Government Employment Agency | <input type="checkbox"/> Private Employment Agency |
| <input type="checkbox"/> Employee                     | <input type="checkbox"/> Relative                     | <input type="checkbox"/> School                    |
| <input type="checkbox"/> Advertisement - Source _____ |   | <input type="checkbox"/> Other _____               |

Name of person who referred you (IF APPLICABLE) \_\_\_\_\_

## Applicant Information

Name \_\_\_\_\_ Telephone # (\_\_\_\_) \_\_\_\_\_  
Last First Middle

Address \_\_\_\_\_  
Street City State Zip Code

Male  Female

Please check one of the following Equal Employment Opportunity Identification Groups:

- |   |  |                                |   |
|---|--|--------------------------------|---|
| <input type="checkbox"/> American Indian / Alaskan Native         | <input type="checkbox"/> Hispanic / Latino (White race only) | <input type="checkbox"/> White | <input type="checkbox"/> Black / African American |
| <input type="checkbox"/> Native Hawaiian / Other Pacific Islander | <input type="checkbox"/> Hispanic / Latino (all other races) | <input type="checkbox"/> Asian |   |

## For Administrative Use Only

Position(s) applied for  Available  Not Available  Other

Other positions considered for \_\_\_\_\_

Hired  Yes  No

Position hired for \_\_\_\_\_ Date of hire \_\_\_\_/\_\_\_\_/\_\_\_\_

From the EEO job classifications listed below, which one best describes the position filled?

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> Officials and Managers | <input type="checkbox"/> Sales Workers               | <input type="checkbox"/> Operatives (semi-skilled) |
| <input type="checkbox"/> Professionals          | <input type="checkbox"/> Office and Clerical Workers | <input type="checkbox"/> Laborers (unskilled)      |
| <input type="checkbox"/> Technicians            | <input type="checkbox"/> Craft Workers (skilled)     | <input type="checkbox"/> Service Workers           |

Notes \_\_\_\_\_

Completed by \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_



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720 International Parkway, Sunrise, FL 33325  
Call 800-999-9111 or shop online at www.gneil.com to reorder  
Affirmative Action Voluntary Information Form #E2-A0331-A

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## Reference Check Consent Form and Release

I hereby authorize Federal Trust Bank to inquire about, investigate and obtain copies of any records which relate to me from my former employers and educational institutions. I hereby release all affiliated persons and entities, as well as any person or institution that provides Federal Trust with any lawful information about me, from any and all liability whatsoever resulting from any such lawful inquiry, investigation or communication.

**If Applicable – My educational history is as follows:**

	<b>School Name</b>	<b>Degree</b>	<b>Did you graduate?</b>
<b>High School</b>			
<b>College</b>			
<b>Graduate School</b>			

**My prior employers are:**

<b>Name of Employer</b>	<b>Address</b>	<b>Contact and Phone Number</b>	<b>Dates Employed</b>

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

## **BACKGROUND INVESTIGATION NOTICE & FAIR CREDIT REPORTING ACT DISCLOSURE For Applicants Seeking Employment In All States (except CA, MA, NY & OK)**

### **PURPOSE & SCOPE OF INVESTIGATION**

As part of the hiring process, The Hartford\* will conduct a background investigation.

The nature and scope of the background investigation will include inquiries into all of the above-referenced categories as identified by you in your resume and application as well as the information that you provide on this form. The background investigation will include, but may not be limited to, a review of your education, references, prior employment history and job or work performance, personal characteristics, credit history, license status, and any military, motor vehicle, and civil or criminal records. Such information may be obtained through direct or indirect contact with your former employers, schools, financial institutions, landlords and public agencies, social/professional networks and associations (including internet-based groups) or other persons, such as your neighbors, friends or associates, with whom you are acquainted or who may have knowledge concerning your character, general reputation or personal characteristics. Depending on your duties, inquiries may also be made in connection with determining your eligibility for an insurance agent or producer license or your eligibility to be appointed or sponsored as an agent of The Hartford in one or more states.

Using information gathered from this investigation, The Hartford will seek to identify patterns of behavior that may reveal whether you meet its standards. The fact that you may have received an offer of employment from The Hartford is not a promise or guarantee that you will be hired, as all offers of employment are contingent on successful completion of the background investigation process.

### **POST-HIRE CHECKS**

If you are hired, The Hartford may also conduct a background check at any time during the course of your employment in deciding whether to continue your employment and when making other employment-related decisions directly affecting you, including determining your eligibility to obtain and maintain licenses and appointments.

### **YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT**

As part of the background investigation process, The Hartford may obtain a “consumer report” from a “consumer reporting agency.” These terms are defined in the Fair Credit Reporting Act (“FCRA”), which applies to you. A consumer report includes information regarding such issues as your credit and criminal history, character and general reputation.

The Hartford’s Obligations to You. If The Hartford obtains a “consumer report” about you and if The Hartford considers any information in the “consumer report” when making an employment-related decision that directly and adversely affects you, you will be provided with a copy of the report and a description in writing of your rights under the FCRA before the decision is finalized. Such adverse action includes but is not limited to denial of promotion, demotion or discipline up to and including discharge.

If you disagree with the accuracy of any information in the report, you must notify The Hartford, within five business days of receipt of the report, that you are challenging the information contained in the report. If you notify The Hartford within this time frame, a final decision regarding your employment status will not be made until after you have had a reasonable opportunity to address the information contained in the report.

Additional Information Available from the Federal Trade Commission. You may also contact the Federal Trade Commission in Washington, D.C. about your rights under the FCRA as a consumer with regard to “consumer reports” and the “consumer reporting agencies” that prepare these reports.

\* “The Hartford,” as used herein, means The Hartford Financial Services Group, Inc., and its subsidiaries, affiliates, officers, employees, agents and representatives.

## GUIDE TO DISQUALIFYING CRITERIA

**If for any reason, after reviewing these guidelines, you do not want to continue the application process, please notify your recruiter.**

### CRIMINAL MATTERS

#### Automatic or Potential Disqualifiers

- Felony convictions
- Misdemeanor convictions that relate to your suitability for employment in the position for which you have applied. Such convictions include those involving dishonesty (theft, deception, fraud), violence, and sexual misconduct. Examples:
  - Assault, battery, abuse, harassment, weapons
  - Shoplifting, retail theft, fraud, identity theft, larceny, embezzlement, forgery, burglary
  - Worthless check/ check fraud
  - Statutory rape, prostitution
  - Possession of a controlled substance, to the extent permitted by law
  - Possession of a weapon, to the extent permitted by law
- Participation in a pre-trial or post-trial diversion program or other similar judicial program in connection with a prosecution involving dishonesty, breach of trust or money laundering
- If you have applied for a position that requires you to drive a company vehicle, motor vehicle-related convictions or violations, such as driving under the influence (DUI/OUI/DWI), without a license, with a suspended license, speeding

#### Not Disqualifiers

- Arrests and charges that did not result in a conviction, with the exception of those related to your participation in a pre-trial diversion program or other similar judicial program in connection with a prosecution involving dishonesty, breach of trust or money laundering
- Convictions classified as a “violation” or “offense” (as opposed to a felony or misdemeanor)
- Arrests, charges or convictions if annulled, erased, dismissed, sealed, erased or expunged or for which you have been acquitted or pardoned
- Referrals to or participation in any pre-trial diversion programs or other similar judicial program, with the exception of those related to dishonesty, breach of trust or money laundering

### STATEMENTS OR OMISSIONS AFFECTING YOUR INTEGRITY & HONESTY

#### Automatic Disqualifiers

Falsification, misrepresentation or incomplete disclosure of information during the interview process or on pre-employment paperwork, such as your resume, employment application, or background investigation notice & release forms. Examples:

- Failing to make required disclosure of any criminal conviction (regardless of whether the conviction itself would result in your disqualification)
- Falsifying or misrepresenting your attendance at an educational institution or your attainment of a degree (regardless of whether the degree is required for the position)
- Falsifying or misrepresenting your professional credentials or licenses and their current status (regardless of whether the license is required for the position)
- Failure to disclose prior military service or misrepresenting the circumstances of military service, including the circumstances of discharge
- Misrepresenting the reason for leaving a prior employer, position held, or tenure
- Failure to disclose any prior employment you held during the time period requested

#### NOTICE OF AT-WILL EMPLOYMENT

This document does not constitute either an offer or a contract of employment. Rather, this document helps applicants for employment understand some of the circumstances that will or might result in being disqualified from consideration for employment at The Hartford. It is not intended to be an all-inclusive list, and The Hartford reserves the right to deny employment to any person for any lawful reason. If hired, please remember that employment at The Hartford is terminable at will. This means that employment is not promised or guaranteed for any specific period of time, and that both you and The Hartford are free to terminate the employment relationship at any time for any lawful reason.

## YOUR REQUIRED DISCLOSURES

### PERSONAL INFORMATION

<b>Date of birth</b>		<b>Gun permit no.</b>	
<b>Social security no.</b>		<b>Driver's license (state &amp; no.)</b>	
<b>All former names (such as, maiden or alias)</b>			
<b>College graduation (month and year)</b>			
<b>Military service discharge (discharge type)</b>			

### CRIMINAL CONVICTIONS

You are required to disclose the following criminal matters:

- All felony and misdemeanor convictions. Examples:
  - Convictions for driving while intoxicated or under the influence (DWI/DUI/OUI)
  - Convictions related to bounced checks or shoplifting
- All arrests and charges involving dishonesty, breach of trust or money laundering that resulted your participation in a pre-trial diversion program or other similar judicial program. Examples:
  - Deferred adjudications for bounced checks or shoplifting

Note that a conviction will not necessarily disqualify you from the position for which you applied (see above "Guide to Disqualifying Criteria").

You are **not** required to disclose the following criminal matters:

- Arrests and charges that did not result in a conviction, unless they involved dishonesty, breach of trust or money laundering and resulted in your participation in a pre-trial diversion program or other similar judicial program
- Referrals to or participation in any pre-trial diversion programs or other similar judicial program, with the exception of those in connection with prosecutions for dishonesty, breach of trust or money laundering
- Arrests, charges or convictions classified as a "violation" or "offense" (as opposed to a felony or misdemeanor)
- Arrests, charges or convictions if annulled, erased\*, dismissed, sealed or expunged or for which you have been acquitted or pardoned

\*Records subject to "erasure" under Connecticut law are those pertaining to a finding of delinquency or a child being a member of a family with service needs, an adjudication as a youthful offender, a criminal charge that has been dismissed or nolle, a criminal charge for which a person has been found not guilty or a conviction for which a person received an absolute pardon.

Type of Conviction	Conviction Date	Location	Final Disposition

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

## AUTHORIZATION TO CONDUCT A BACKGROUND INVESTIGATION

I understand that my employment is contingent upon a successful outcome of this background investigation, with results that are fully satisfactory to The Hartford and acknowledge that I have received the attached notice entitled, *A Summary of Your Rights Under the Fair Credit Reporting Act*.

I also understand that as a part of The Hartford's employment procedures, it will conduct a background investigation to assess my qualifications for employment that includes, but is not limited to, a review of my education, references, prior employment history and job or work performance, personal characteristics, credit history, license status, and any military, motor vehicle, and civil or criminal records.

I authorize The Hartford to obtain such information through direct or indirect contact with my former employers, schools, financial institutions, landlords and public agencies, social/professional networks and associations (including internet-based groups) or other persons, such as my neighbors, friends or associates, with whom I am acquainted or who may have knowledge concerning my character, general reputation or personal characteristics, and through any other inquiries that The Hartford deems appropriate.

I further authorize The Hartford, its agents, officers and employees to consider the information provided by the background investigation when making decisions regarding my employment at The Hartford and in connection with any insurance agent or producer license or appointment I may have or seek, whether now or in the future, in any jurisdiction. I also authorize The Hartford, its agents, officers and employees to disclose information in such reports, as well as information I may provide, to any insurance regulatory authorities.

I release and waive The Hartford and the providers of such information, including but not limited to, my former or current employer, from any and all liability and claims for damage of whatever kind that may at any time result to me, my heirs or assigns, relating to the conduct of this investigation or the obtaining, use, and disclosure of the consumer report or other information as authorized hereby.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

## 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 a 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 below	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 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, 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 chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Programs 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, 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, DC 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, DC 20590 * 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 * 202-720-7051