



## APPLICATION FOR EMPLOYMENT

*Commercial Bank and Trust Company is an equal opportunity employer. Commercial Bank and Trust Company does not discriminate in employment with regard to race, color, religion, national origin, citizenship status, ancestry, age, sexual orientation, marital status, physical or mental disability, military status or any other characteristic protected by law.*

**Incomplete information could disqualify you from further consideration. Please complete all fields.**

Name		Date
Address		
Telephone Number	Email Address	
Position Desired	Date you can start	Hourly/Salary desired
Are you eligible to work in the U.S.? <input type="checkbox"/> Yes <input type="checkbox"/> No (Proof of identity and eligibility will be required upon employment.)		
Are you at least 18 years or older? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Have you ever worked for CBTC previously? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, where, date, and job title?		
Do you have any relatives or friends who work for CBTC? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, who and where?		
Are you presently employed? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, may we contact your employer? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Referral Source		
<input type="checkbox"/> Advertisement <input type="checkbox"/> School <input type="checkbox"/> Indeed.com <input type="checkbox"/> Employee _____ <input type="checkbox"/> CBTC Career Page <input type="checkbox"/> TN Career <input type="checkbox"/> LinkedIn <input type="checkbox"/> Other: _____		

### Education

<i>Education (High School, College, University, Trade, Business or Correspondence School)</i>			
<i>Name and location of school</i>	<i>No. of years completed</i>	<i>Degree Received</i>	<i>Diploma/Certificate/Degree</i>
Have you completed any special course, seminars, and/or training related to the position for which you are applying? If yes, please describe.			

## Employment History

<p><i>Include your last seven (7) years of employment history, including periods of unemployment, starting with the most recent and working backwards in time.</i></p> <p><i>Incomplete information could disqualify your form further consideration.</i></p>			
Employer Name		¹Telephone Number	
Job Title	From Month/Year	To Month/Year	
Address			
Supervisor's Name and Title		Starting Pay	Final Pay
Describe the Work Performed			
Reason for Leaving			

Employer Name		Telephone Number	
Job Title	From Month/Year	To Month/Year	
Address			
Supervisor's Name and Title		Starting Pay	Final Pay
Describe the Work Performed			
Reason for Leaving			

Employer Name		Telephone Number	
Job Title	From Month/Year	To Month/Year	
Address			
Supervisor's Name and Title		Starting Pay	Final Pay
Describe the Work Performed			
Reason for Leaving			

Employer Name		Telephone Number	
Job Title	From Month/Year	To Month/Year	
Address			
Supervisor's Name and Title		Starting Pay	Final Pay
Describe the Work Performed			
Reason for Leaving			

**If you need additional space, please attach a separate sheet.**

## REFERENCES

<i>Give the names of three (3) persons not related to you, whom you have known at least three (3) years..</i>				
<i>Name</i>	<i>Address</i>	<i>Telephone</i>	<i>Email</i>	<i>Years Acquainted</i>

**Please read carefully before signing.**

I understand that neither the completion of this application nor any other part of my consideration for employment establishes any obligation for Commercial Bank and Trust Company to hire me. If I am hired, I understand that either Commercial Bank and Trust Company or I can terminate my employment at any time and for any reason, with or without cause and without prior notice. I understand that no representative of Commercial Bank and Trust Company has the authority to make any assurance to the contrary.

I attest with my signature below that I have given to Commercial Bank and Trust Company true and complete information on this application. No requested information has been concealed. I authorize Commercial Bank and Trust to contact references provided for employment reference checks. If any information I have provided is untrue, or if I have concealed material information, I understand that this will constitute cause for the denial of employment or immediate dismissal.

Signature \_\_\_\_\_ Date \_\_\_\_\_

# COMMERCIAL BANK AND TRUST COMPANY

## TEST FOR OBSERVATION AND APPLICATION OF BEHAVIORAL STYLES

No one exhibits a single behavior style-- we normally display combinations of styles, depending on the environment we're in at the time.

Please **check one box per line** that most reflects you.  
Please do not skip any line.

<input type="checkbox"/> <b>(R)</b> Loud, fast emphatic speech	<input type="checkbox"/> <b>(L)</b> Low, slow unassuming speech
<input type="checkbox"/> <b>(A)</b> Shares personal feelings and stories in conversation	<input type="checkbox"/> <b>(B)</b> Limits personal feelings and stories in conversation
<input type="checkbox"/> <b>(L)</b> Supportive and cooperative expressions and body posture	<input type="checkbox"/> <b>(R)</b> Challenging and competitive expressions and body posture
<input type="checkbox"/> <b>(B)</b> Time disciplined	<input type="checkbox"/> <b>(A)</b> Time undisciplined
<input type="checkbox"/> <b>(L)</b> Slow paced	<input type="checkbox"/> <b>(R)</b> Fast paced
<input type="checkbox"/> <b>(A)</b> Considerable and/or open body and hand movement	<input type="checkbox"/> <b>(B)</b> Limited and/or controlled body and hand movement
<input type="checkbox"/> <b>(R)</b> Tend to lean forward to stress points	<input type="checkbox"/> <b>(L)</b> Tend to lean back in conversation
<input type="checkbox"/> <b>(B)</b> Somewhat expressionless	<input type="checkbox"/> <b>(A)</b> Animated facial expressions
<input type="checkbox"/> <b>(R)</b> Tend to dominate conversation	<input type="checkbox"/> <b>(L)</b> Infrequent contributor to conversation
<input type="checkbox"/> <b>(A)</b> More interested in opinions than facts	<input type="checkbox"/> <b>(B)</b> More interested in facts than opinions
<input type="checkbox"/> <b>(L)</b> Limited effort to take a stand	<input type="checkbox"/> <b>(R)</b> Strong effort to take a stand
<input type="checkbox"/> <b>(B)</b> Serious, critical, and/or defensive expressions and body postures	<input type="checkbox"/> <b>(A)</b> Open, enthusiastic, and/or friendly expressions and body postures
<input type="checkbox"/> <b>(R)</b> State strong opinions, tend to use power or take social initiative	<input type="checkbox"/> <b>(L)</b> Reserve opinions, avoid using power or allow others to take social initiative
<input type="checkbox"/> <b>(A)</b> Actions open and eager, feeling-oriented, and/or emotional decision-maker	<input type="checkbox"/> <b>(B)</b> Action cautious and careful, thinking-oriented, and/or rational decision-maker

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

## **Background Check, Consumer Report, Continuous Monitoring Disclosure**

In connection with your [business / employment / tenant] application or other [business / employment / tenant] purpose, Commercial Bank & Trust Company (herein known as "THE COMPANY"), will seek background information about you from a consumer reporting agency. This information may be in the form of both consumer reports and investigative consumer reports.

These reports may be obtained at any time after "THE COMPANY" receives authorization from you, [including any time during your business relationship or the period of your employment if "THE COMPANY" hires you] and may be ongoing or continuous in nature.

Consumer reports include any written, oral or other communication of information by a consumer reporting agency bearing on your credit standing, character, general reputation and other characteristics that is expected to be used for [business / employment / tenant] purposes. Consumer reports may include credit reports, real property and personal property reports, criminal records, voter registration and driving records (including Motor Vehicle Records, FMCSA PSP Records, DOT Drug Testing, DOT Pre-employment Verification and Identity Verification), among other resources. Investigative consumer reports include similar information as consumer reports, as well as information related to your general reputation, personal characteristics, or mode of living, which is obtained through personal interviews with those who are acquainted with you or who may have knowledge of any relevant information about you.

ActiveTracks, or another consumer reporting agency, will obtain the reports for "THE COMPANY". You have the right to request information from "THE COMPANY", about the nature and scope of any investigative consumer report on you that is requested by "THE COMPANY". The request must be made in writing and within a reasonable period of time after you have received this disclosure.

A summary of your rights under the federal Fair Credit Reporting Act (FCRA) is being provided to you with this disclosure. For more information about your rights under the FCRA, please go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore). You are also being provided any applicable security freeze information.

**New York Consumers** - You have the right to inspect and receive a copy of any investigative consumer report by contacting the consumer reporting agency identified below directly. You may also contact Employer/Client to request the name, address and telephone number of the nearest unite of the consumer reporting agency designated to handle inquiries, which the Employer/Client shall provide within 5 days.

The consumer and/or investigative consumer report(s) will be obtained from:

ActiveTracks

6075 Poplar Avenue, SUITE 223

MEMPHIS, TN 38119

(800) 311 - 6075

**Authorization to Obtain Consumer Report and for Continuous Monitoring**

I acknowledge that I have received and read the *Background Check, Consumer Report, Continuous Monitoring Disclosure, A Summary of Your Rights Under the Fair Credit Reporting Act* and this authorization. I certify that I understand the documents I have received.

I hereby authorize Commercial Bank & Trust Company, or its authorized agents, for employment/business/leasing purposes, to obtain or prepare consumer reports and investigative consumer reports at any time after it receives this authorization. I understand that this reporting may be ongoing or continuous in nature during my employment.

I hereby authorize law enforcement agencies, public and private schools, federal, state and local agencies and courts, credit bureaus, information bureaus, current and former employers, financial institutions, licensing agencies, governmental agencies, the military, state motor vehicle departments, and other individuals and entities to provide any and all information that is requested by ActiveTracks, other consumer reporting agencies or "THE COMPANY".

I certify that the information provided on this form is true and correct. I understand that any information that I provide may be used to obtain consumer reports and investigative consumer reports. Furthermore, I release and indemnify ActiveTracks and "THE COMPANY" against any liability that might result from conducting such background checks.

Signature	Date of Birth
Printed name	Social security number
Date	DL State / DL Number / DL Expiration
Company Name / Fund Name	Home address                      State    Zip
Title / Position	Previous address                      State    Zip
CRD# (If Applicable)	Ok to contact current employer? Y/N
List Current and Prior Employers (2 yrs.)	List Current and Prior Employers (2 yrs.)
List Current and Prior Employers (2 yrs.)	List Current and Prior Employers (2 yrs.)
List Current and Prior Employers (2 yrs.)	List Current and Prior Employers (2 yrs.)

**The information provided will be used for background check and continuous monitoring purposes.**

*Para informaci6n en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe al Consumer Financial Protection Bureau, 1700 G Street N W, Washington, DC 20552.*

## **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.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 creditworthiness 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 reports.** 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.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**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. For information about your federal rights, contact:**

TYPE OF BUSINESS:	CONTACT:
I.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates  b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau b. 1700 G. Street N.W. Washington, DC 20552  c. Federal Trade Commission: d. Consumer Response Center–FCRA Washington, DC 20580 (877) 382-4357



<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1 100 Walnut Street, Box # 11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement &amp; Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20423</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, <b>S.W.</b> Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8<sup>1</sup> Floor Washington, DC 20549</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Lank Bank Associations, Federal Intermediate Credit</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer</p>

## **SECURITY FREEZE DISCLOSURES**

### **Arkansas Consumers Right to Obtain a Security Freeze**

You have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale.

### **Georgia Consumers Right to Obtain a Security Freeze**

You have a right to place a ‘security freeze’ on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified mail or by electronic means as provided by a consumer reporting agency. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your applications for credit. You should plan ahead and lift a freeze in advance of actually applying for new credit. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report for a period of time after the freeze is in place.

### **New Jersey Consumers Right to Obtain a Security Freeze**

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a “security freeze” on your credit report pursuant to New Jersey law. The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific party, parties or period of time after the freeze is in place.

To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

- (i) The unique personal identification number or password provided by the consumer reporting agency.
- (ii) Proper identification to verify your identity; and
- (iii) The proper information regarding the third party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days or less, as provided by regulation, after receiving the request. A security freeze does not apply to circumstances in which you have an existing account relationship, and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, a few days before actually applying for new credit. You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

### **NEW YORK CONSUMERS RIGHT TO OBTAIN A SECURITY FREEZE**

YOU HAVE A RIGHT TO PLACE A "SECURITY FREEZE" ON YOUR CREDIT REPORT, WHICH WILL PROHIBIT A CONSUMER CREDIT REPORTING AGENCY FROM RELEASING INFORMATION IN YOUR CREDIT REPORT WITHOUT YOUR EXPRESS AUTHORIZATION. A SECURITY FREEZE MUST BE REQUESTED IN WRITING DELIVERY CONFIRMATION REQUESTED OR VIA TELEPHONE, SECURE ELECTRONIC MEANS, OR OTHER METHODS DEVELOPED BY THE CONSUMER CREDIT REPORTING AGENCY. THE SECURITY FREEZE IS DESIGNED TO PREVENT CREDIT, LOANS, AND SERVICES FROM BEING APPROVED IN YOUR NAME WITHOUT YOUR CONSENT. HOWEVER, YOU SHOULD BE AWARE THAT USING A SECURITY FREEZE TO TAKE CONTROL OVER WHO GETS ACCESS TO THE PERSONAL AND FINANCIAL INFORMATION IN YOUR CREDIT REPORT MAY DELAY, INTERFERE WITH, OR PROHIBIT THE TIMELY APPROVAL OF ANY SUBSEQUENT REQUEST OR APPLICATION YOU MAKE REGARDING A NEW LOAN, CREDIT, MORTGAGE, GOVERNMENT SERVICES OR PAYMENTS, INSURANCE, RENTAL HOUSING, EMPLOYMENT, INVESTMENT, LICENSE, CELLULAR PHONE,

UTILITIES, DIGITAL SIGNATURE, INTERNET CREDIT CARD TRANSACTION, OR OTHER SERVICES, INCLUDING AN EXTENSION OF CREDIT AT POINT OF SALE. WHEN YOU PLACE A SECURITY FREEZE ON YOUR CREDIT REPORT, YOU WILL BE PROVIDED A PERSONAL IDENTIFICATION NUMBER OR PASSWORD TO USE IF YOU CHOOSE TO REMOVE THE FREEZE ON YOUR CREDIT REPORT OR AUTHORIZE THE RELEASE OF YOUR CREDIT REPORT TO A SPECIFIC PARTY OR FOR A PERIOD OF TIME AFTER THE FREEZE IS IN PLACE.

TO PROVIDE THAT AUTHORIZATION YOU MUST CONTACT THE CONSUMER CREDIT REPORTING AGENCY AND PROVIDE ALL OF THE FOLLOWING:

- (1) THE PERSONAL IDENTIFICATION NUMBER OR PASSWORD;
- (2) PROPER IDENTIFICATION TO VERIFY YOUR IDENTITY;
- (3) THE PROPER INFORMATION REGARDING THE PARTY OR PARTIES WHO ARE TO RECEIVE THE CREDIT REPORT OR THE PERIOD OF TIME FOR WHICH THE REPORT SHALL BE AVAILABLE TO USERS OF THE CREDIT REPORT; AND
- (4) PAYMENT OF ANY APPLICABLE FEE.

A CONSUMER CREDIT REPORTING AGENCY MUST AUTHORIZE THE RELEASE OF YOUR CREDIT REPORT NO LATER THAN THREE BUSINESS DAYS AFTER RECEIVING THE ABOVE INFORMATION. EFFECTIVE SEPTEMBER FIRST, TWO THOUSAND NINE, A CONSUMER CREDIT REPORTING AGENCY THAT RECEIVES A REQUEST VIA TELEPHONE OR SECURE ELECTRONIC METHOD SHALL RELEASE A CONSUMER'S CREDIT REPORT WITHIN FIFTEEN MINUTES WHEN THE REQUEST IS RECEIVED. A SECURITY FREEZE DOES NOT APPLY TO CIRCUMSTANCES IN WHICH YOU HAVE AN EXISTING ACCOUNT RELATIONSHIP AND A COPY OF YOUR REPORT IS REQUESTED BY YOUR EXISTING CREDITOR OR ITS AGENTS OR AFFILIATES FOR CERTAIN TYPES OF ACCOUNT REVIEW, COLLECTION, FRAUD CONTROL OR SIMILAR ACTIVITIES.

IF YOU ARE ACTIVELY SEEKING CREDIT, YOU SHOULD UNDERSTAND THAT THE PROCEDURES INVOLVED IN LIFTING A SECURITY FREEZE MAY SLOW YOUR APPLICATION FOR CREDIT. YOU SHOULD PLAN AHEAD AND LIFT A FREEZE, EITHER COMPLETELY IF YOU ARE SHOPPING AROUND, OR SPECIFICALLY FOR A CERTAIN CREDITOR, BEFORE APPLYING FOR NEW CREDIT. WHEN SEEKING CREDIT OR PURSUING ANOTHER TRANSACTION REQUIRING ACCESS TO YOUR CREDIT REPORT, IT IS NOT NECESSARY TO RELINQUISH YOUR PIN OR PASSWORD TO THE CREDITOR OR BUSINESS; YOU CAN CONTACT THE CONSUMER CREDIT REPORTING AGENCY DIRECTLY. IF YOU CHOOSE TO GIVE OUT YOUR PIN OR PASSWORD TO THE CREDITOR OR BUSINESS, IT IS RECOMMENDED THAT YOU OBTAIN A NEW PIN OR PASSWORD FROM THE CONSUMER CREDIT REPORTING AGENCY.

## **TENNESSEE CONSUMERS RIGHT TO OBTAIN A SECURITY FREEZE**

You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified mail or by electronic means as provided by a consumer reporting agency. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. If you are actively seeking a new credit, loan, utility, or telephone account, you should understand that the procedures involved in lifting a security freeze may slow your applications for credit. You should plan ahead and lift a freeze in advance of actually applying for new credit. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report for a period of time after the freeze is in place.

To provide that authorization you must contact the consumer reporting agency and provide all of the following:

- (1) The personal identification number or password;
- (2) Proper identification to verify your identity; and
- (3) The proper information regarding the period of time for which the report shall be available.

A consumer reporting agency must authorize the release of your credit report no later than fifteen (15) minutes after receiving the above information. A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account, that requests information in your credit report for the purposes of fraud control or reviewing or collecting the account. Reviewing the account includes activities related to account maintenance. You should consider filing a complaint regarding your identity theft situation with the federal trade commission and the Tennessee department of commerce and insurance, division of consumer affairs, either in writing or via their web sites.

You have a right to bring civil action against anyone, including a consumer reporting agency, who improperly obtains access to a file, misuses file data, or fails to correct inaccurate file data. Unless you are a victim of identity theft with a police report, or other official document acceptable to a consumer reporting agency to verify the crimes, a consumer reporting agency has the right to charge you up to seven dollars and fifty cents (\$7.50)

to place a freeze on your credit report but may not charge you to temporarily lift a freeze on your credit report. A consumer reporting agency may charge a consumer a reasonable fee not to exceed five dollars (\$5.00) to permanently remove a security freeze, or to replace a personal identification number or password. A consumer reporting agency may increase these fees annually based on changes to a common measure of consumer prices. A consumer reporting agency may not charge a Tennessee consumer to place or permanently remove a security freeze if that Tennessee consumer is a victim of identity theft as defined in Tennessee law or federal law regarding identity theft and presents to the consumer reporting agency, at the time the request is made, a police report or other official document acceptable to the consumer reporting agency detailing the theft.



### Fair Credit Reporting Act Disclosure Statement

By this document, Commercial Bank and Trust Company discloses to you that a consumer report, including an investigative consumer report containing information as to your character, general reputation, personal characteristics, and mode of living, may be obtained for employment purposes as part of the pre-employment background investigation and at any time during your employment. Should an investigative consumer report be requested, you will have the right to request a complete and accurate disclosure of the nature and scope of the investigation requested and a written summary of your rights under the Fair Credit Reporting Act. Please sign below to acknowledge the receipt of this disclosure.

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Signature

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Date

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Printed Name

## Voluntary Self-Identification of Disability

Form CC-305  
Page 1 of 1

OMB Control Number 1250-0005  
Expires 05/31/2023

Name: \_\_\_\_\_  
Employee ID: \_\_\_\_\_  
(if applicable)

Date: \_\_\_\_\_

### Why are you being asked to complete this form?

We are a federal contractor or subcontractor required by law to provide equal employment opportunity to qualified people with disabilities. We are also required to measure our progress toward having at least 7% of our workforce be individuals with disabilities. To do this, we must ask applicants and employees if they have a disability or have ever had a disability. Because a person may become disabled at any time, we ask all of our employees to update their information at least every five years.

Identifying yourself as an individual with a disability is voluntary, and we hope that you will choose to do so. Your answer will be maintained confidentially and not be seen by selecting officials or anyone else involved in making personnel decisions. Completing the form will not negatively impact you in any way, regardless of whether you have self-identified in the past. For more information about this form or the equal employment obligations of federal contractors under Section 503 of the Rehabilitation Act, visit the U.S. Department of Labor's Office of Federal Contract Compliance Programs (OFCCP) website at [www.dol.gov/ofccp](http://www.dol.gov/ofccp).

### How do you know if you have a disability?

You are considered to have a disability if you have a physical or mental impairment or medical condition that substantially limits a major life activity, or if you have a history or record of such an impairment or medical condition. *Disabilities include, but are not limited to:*

- Autism
- Autoimmune disorder, for example, lupus, fibromyalgia, rheumatoid arthritis, or HIV/AIDS
- Blind or low vision
- Cancer
- Cardiovascular or heart disease
- Celiac disease
- Cerebral palsy
- Deaf or hard of hearing
- Depression or anxiety
- Diabetes
- Epilepsy
- Gastrointestinal disorders, for example, Crohn's Disease, or irritable bowel syndrome
- Intellectual disability
- Missing limbs or partially missing limbs
- Nervous system condition for example, migraine headaches, Parkinson's disease, or Multiple sclerosis (MS)
- Psychiatric condition, for example, bipolar disorder, schizophrenia, PTSD, or major depression

Please check one of the boxes below:

- Yes, I have a disability, or have a history/record of having a disability
- No, I do not have a disability, or a history/record of having a disability
- I do not wish to answer

**PUBLIC BURDEN STATEMENT:** According to the Paperwork Reduction Act of 1995 no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. This survey should take about 5 minutes to complete.

### **For Employer Use Only**

*Employers may modify this section of the form as needed for recordkeeping purposes.*

*For example:*

Job Title: \_\_\_\_\_

Date of Hire: \_\_\_\_\_

## VETERANS PRE- AND POST-OFFER SELF-IDENTIFICATION FORM

1. This employer is a government contractor subject to the Vietnam Era Veterans' Readjustment Assistance Act (VEVRAA) which requires Government contractors to take affirmative action to employ and advance in employment protected veterans categories as follows:
  - **Disabled Veteran** is either (1) a veteran of the U.S. military, ground, naval or air service who is entitled to compensation (or who but for the receipt of military retired pay would be entitled to compensation) under laws administered by the Secretary of Veterans Affairs; or (2) a person who was discharged or released from active duty because of a service-connected disability.
  - **Recently Separated Veteran** is any veteran during the three-year period beginning on the date of such veteran's discharge or release from active duty in the U.S. military, ground, naval, or air service.
  - **Active-Duty Wartime or Campaign Badge Veteran** is a veteran who served on active duty in the U.S. military, ground, naval or air service during a war, or in a campaign or expedition for which a campaign badge has been authorized under the laws administered by the Department of Defense.
  - **Armed Forces Service Medal Veteran** is a veteran who, while serving on active duty in the U.S. military, ground, naval or air service, participated in a United States military operation for which an Armed Forces service medal was awarded pursuant to [Executive Order 12985](#).
2. If you believe you belong to any of the categories of protected veterans listed above, please indicate by checking the appropriate box below. Submission of this information is voluntary and refusal to provide it will not subject you to any adverse treatment. The information provided will be used only in ways that are consistent with the VEVRAA. Please check as appropriate:
  - I identify as one or more of the classifications of protected veteran listed above
  - I am not a protected veteran
  - I do not wish to answer
3. The information you submit will be kept confidential, except that (i) supervisors and managers may be informed regarding restrictions on the work or duties of disabled veterans, and regarding necessary accommodations; (ii) first aid and safety personnel may be informed, when and to the extent appropriate, if you have a condition that might require emergency treatment; and (iii) Government officials engaged in enforcing laws administered by the Office of Federal Contract Compliance Programs, or enforcing the Americans with Disabilities Act, may be informed.

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Print Name

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Date

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Signature

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Job Title



**APPLICATION VOLUNTARY SOLICITATION  
FOR RECORD KEEPING ONLY**

Applicants and employees are treated during the hiring process and employment tenure without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, citizenship, age, veteran status, disability, genetic information, or any other legally protected status.

The purpose for this Data Record is to comply with government record keeping, reporting, and other legal requirements. Periodic reports may be made to the government on the following information. Your completion of this Data Record is voluntary. If you choose to volunteer the requested information, please note that all Data Records are kept in a Confidential File and are not a part of your Application for Employment or personnel file.

YOUR COOPERATION IS VOLUNTARY. INCLUSION OR EXCLUSION OF ANY DATA WILL NOT AFFECT ANY EMPLOYMENT DECISION.

**VOLUNTARY SURVEY**

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

Job applying for (print): \_\_\_\_\_

Date: \_\_\_/\_\_\_/\_\_\_

Check one:

- Male     Female

Check one (Race/Ethnicity):

- Hispanic or Latino** - a person of Cuban, Mexican, Chicano, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.
- White** - a person having origins in any of the original peoples of Europe, the Middle East, or North Africa.
- Black or African American** a person having origins in any of the black racial groups of Africa.
- Asian** - a person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam.
- Native Hawaiian or Other Pacific Islander** - a person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.
- American Indian or Alaska Native** - a person having origins in any of the original peoples of North and South America (including Central America), and who maintains tribal affiliation or community attachment.
- Two or More Races:** a person who primarily identifies with two or more of the above race/ethnicity categories.