## 1 February 2012

Dear <name>,

Thank you for expressing an interest in becoming a volunteer for the Kentucky Cooperative Extension Service. Volunteer contributions of time, talent and resources are critical in fulfilling our mission of helping youth and Extension audiences to become capable, competent, caring, contributing citizens.

To support the clients, members, parents, volunteers, and salaried staff of Kentucky Extension programs, client protection standards have been established concerning an individual's involvement as a volunteer. These standards are designed to:

- a. support and encourage a positive experience for all program participants, clientele, parents, volunteers and professionals
- b. increase organizational effectiveness in communicating with program participants, Extension audiences, parents, volunteers and professionals
- c. improve organizational accountability to University, government, and private organizations and agencies who provide the resources necessary to conduct the Kentucky Extension programs

The Kentucky Cooperative Extension Service *requires* each prospective volunteer who works directly with vulnerable audiences to:

- a. complete the Kentucky CES Volunteer Application Form
- b. agree to abide by and sign the Kentucky CES Expectations for Volunteers form
- c. sign an appropriate volunteer position description
- d. complete the application process, including
- e. background check
- f. personal references check
- a. interview
- h. participate in a Kentucky CES Volunteer Orientation program, which includes an overview of Client Protection Standards <a href="http://www.ca.uky.edu/agcollege/4h/oldsite/gems/orient.htm">http://www.ca.uky.edu/agcollege/4h/oldsite/gems/orient.htm</a>

Please note that this information may be updated periodically, is handled confidentially, and kept in a secure file accessible only to appropriate Extension staff or the Client Protection Committee following the receipt of your application or the discontinuation of your involvement as a Kentucky Cooperative Extension Service Volunteer.

We appreciate your cooperation and look forward to working with you.

Sincerely,

Jeff Young
Extension Agent for 4-H Youth Development
Bullitt County

Sample Volunteer "Acceptance" Letter

## 1 February 2012

Dear <name>,

I am pleased to accept you as a volunteer for the Kentucky Cooperative Extension Service in *Jasper* County. I am sure you will be a true asset to the *4-H* program.

As we discussed, you are required to attend orientation on the Kentucky Cooperative Extension Service Youth Protection Standards before beginning your duties. A training session is planned for:

Date: Time: Location:

If you cannot attend the scheduled workshop, please contact me so we can set up a oneon-one session.

If you accept this position, please return the signed Volunteer Position Description in the self-addressed, stamped envelope that is enclosed. If, for any reason, you now choose to decline this position, please send a letter stating your intentions to me at your earliest convenience.

I am looking forward to working with you.

Sincerely,

Kelly Woods Extension Agent for 4-H Youth Development Oldham County

## SAMPLE LETTER: POST-ADVERSE ACTION NOTICE

<Date>

<Volunteer Applicant's Name> <Address> <City>, <State> <Zip Code>

Dear < Volunteer Applicant's Name>,

In reference to your application, we regret to inform you that we're unable to further consider you as a <4-H/FCS/ANR/MG> volunteer for Cooperative Extension with the University of Kentucky.

The decision was based in whole or in part on information contained in your Volunteer Application Packet, as well as the consumer report provided by IntelliCorp Records, Inc. A copy of the report and "A Summary of Your Rights under the Fair Credit Reporting Act" were previously provided to you. IntelliCorp Records, Inc. did not make the decision and is not able to explain why the decision was made.

In accordance with the Fair Credit Reporting Act Section 611 and state laws, you have the right to dispute with IntelliCorp Records, Inc. the accuracy and completeness of your consumer report by sending a written request to IntelliCorp Records, Inc. at the address listed below.

Sterling Volunteers
1 State Street Plaza
New York, NY 10004
844-468-6522 ext. 6055
theadvocates@sterlingvolunteers.com

Thank you for your interest in serving as a volunteer with Kentucky Cooperative Extension.

Sincerely,

<Extension Agent's Name >
Extension Agent, <4-H Youth Development, Family & Consumer Sciences, ANR, Horticulture, Fine Arts>

#### Enclosure:

• A Summary of Your Rights Under the Fair Credit Reporting Act

## SAMPLE LETTER: PRE-ADVERSE ACTION NOTICE

<Date>

<Volunteer Applicant's Name> <Address> <City>, <State> <Zip Code>

Dear < Volunteer Applicant Name>

You recently applied for a volunteer position with the <4-H Youth Development / Family & Consumer Sciences / Master Gardener / ANR / Fine Arts> Program at the University of Kentucky Cooperative Extension Service. Part of the application process included authorizing a criminal record check to be completed by a consumer reporting agency.

The county Client Protection Committee is considering denying your application for volunteer service, based on information in whole or in part contained in your Volunteer Application Packet, as well as the consumer report that you authorized us to obtain. However, no decision has yet been made.

Enclosed with this letter please find a copy of the report we obtained from the consumer reporting agency and "A Summary of Your Rights under the Fair Credit Reporting Act." (A credit check was not run.)

If you wish to explain any items that appear in the report or would like to schedule an individual interview with the county Client Protection Committee, please contact <name of Agent and office phone number that the applicant may contact> immediately. The interview provides an opportunity for you to demonstrate that the information identified in your criminal record check may not relate to you, may be inaccurate or may not relate to the position you are seeking.

You also have the right to dispute the accuracy of the information contained in the report by contacting the consumer reporting agency directly:

Sterling Volunteers

1 State Street Plaza
New York, NY 10004
844-468-6522 ext. 6055
theadvocates@sterlingvolunteers.com

If we do not hear from you within seven business days, we will take action based on the information we have available.

Sincerely,

< Name of Extension Agent> Extension Agent, <4-H Youth Development, Family & Consumer Sciences, ANR, Horticulture, Fine Arts>

#### **Enclosures:**

- Copy of your background check report
- Summary of Your Rights Under the Fair Credit Reporting Act

# Failure to Sign Volunteer Position Description

1 February 2012

Dear <name>,

I appreciate your past service in serving as a volunteer leader for the <u>name of club or program</u> in the *Jasper* County *4-H* program with the Kentucky Cooperative Extension Service. University policy requires that each volunteer must annually sign and return a volunteer position description for each role in which he or she is serving. The volunteer position description outlines the role, responsibilities and purpose of the position, identifies the supervisor and available resources and serves as a contract between the volunteer and the Extension professional.

The volunteer position description for the current year was mailed to you on two different occasions (*give dates*) over the past two months and has not yet been returned. I realize that people have busy schedules and that individual interests and activities change. Therefore, because you have not returned the signed volunteer position description, which serves to outline our expectations for you in your volunteer role, as well as your understanding of that role's duties and obligations, I am required to release you from your volunteer position. If, at some future time, you would like to become active as a 4-H volunteer, you will need to undergo the application process again.

I appreciate your past service to the *Jasper* County *4-H* program and wish you well in your future endeavors.

Sincerely,

Kelly Woods Extension Agent for 4-H Youth Development Oldham County

cc: CPC Chair

Para información en español, visite <u>www.consumerfinance.gov/learnmore</u> o escribe a la 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 <a href="www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> 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 <a href="https://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> 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 <a href="https://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> 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 <a href="https://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>.
- You many 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 <a href="https://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>.

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:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list,	b. Federal Trade Commission: Consumer Response Center – FCRA

in addition to the CFPB:	Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
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	b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8 <sup>th</sup> Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E.

	Washington, DC 20549
8. Federal Land Banks, Federal Land Bank	Farm Credit Administration
Associations, Federal Intermediate Credit	1501 Farm Credit Drive
Banks, and Production Credit Associations	McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other	FTC Regional Office for region in which the
Creditors Not Listed Above	creditor operates or Federal Trade
	Commission: Consumer Response Center –
	FCRA
	Washington, DC 20580
	(877) 382-4357