



Assisted Living Center ~ Salisbury

"A Community Built on a Lifetime of Experiences"

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NEW EMPLOYEE DISCLOSURE STATEMENT & RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

Please take this document with you
after completing your application materials.

Employment Disclosure Statements

We invite new talent to join our organization because we believe that they are serious about this opportunity about furthering their career with the award-winning Assisted Living Center – Salisbury, a unique and dynamic organization unlike any other.

We want the actual orientation and training portion of your welcome to provide information specific to our organization and your position and the regulations mandated by the Commonwealth of Massachusetts. You will realize we dedicate a great deal of time and effort into your training.

Believe it or not, we have had some new employees go through the orientation process and then never show up for their first day of work. This is an unfortunate situation for our residents who count on a professional staff for their care, for our employees who are counting on reliable team members, and for other job seekers who could really use the career opportunity that you may be given. So please be serious about your new opportunity and be ready to make a commitment; this is not a short-term position.

Please carefully read the remainder of this document so you clearly understand all of the components of the time commitment that will lead to successful completion of the introductory period.

1. **Observation/Final Step in Interview Process (Non-Compensated):** Prior to any formal training or formal offer of a position, you will observe the shift that you are interested in, without compensation, to familiarize yourself with the responsibilities of the job. This will give you a clear vision of the tasks you will be expected to complete and the people you will be dealing with. During this time, you will not be doing any actual work, but just observing other professionals performing their job responsibilities. This is also an opportunity for us to observe your interaction with the residents and the staff to see if you will be a good fit with our organization.
2. **Orientation (Deferred Compensation/Bonus):** You are required to go through a series of state mandated training sessions (7 – 8 hours) on topics related to your interaction and care of the residents. Since this training is considered a pre-requisite for employment, you are not paid an hourly rate for this period of time. But we do realize the value of your time and appreciate your commitment; therefore, we will reward you with a Success Bonus of \$100 when you have successfully completed your Introductory Period, usually after ninety days.
3. **Training / Job Specific Duties (Temporary Minimum Wage):** For this period of time, which depends on your past experience in the field and your ability to quickly and accurately grasp the job-related responsibilities, you will be paid minimum wage for the hours of your training. Obviously, if you do not grasp the responsibilities of the job in a reasonable amount of time, there will come a time when the training period will cease and another candidate will be selected.
4. **Introductory Period (Hourly Rate):** During the Introductory Period, there will be other administrative obligations that you will need to fulfill in order to be removed from this temporary employee status following the Introductory Period. While these conditions will be discussed with you as you begin your employment with us, one of the most important obligations to meet – and one that many employees fail to satisfy – is the medical examination(s) requirements. No one will be considered as having successfully completed their Introductory Period until all requirements are met.

5. **CORI (Criminal Offender Record Information) and General Background Check:** Prior to you beginning your orientation, we process a CORI check on you to assure that your background is appropriate to work in an assisted living setting with the elderly. Should you not successfully complete your Introductory Period, the cost (\$25 or current cost) of processing this CORI check will be deducted from your payroll check.

If you have any questions about company policies or procedures at any time in the orientation process, introductory period, or as an employee of the Assisted Living Center – Salisbury, do not hesitate to speak with your supervisor or any administrator. We are here to help everyone to be successful.

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 or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la 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 for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.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.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- **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.

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 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. 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 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission: Consumer Response Center – FCRA 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 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	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box # 11 Kansas City, MO 64106

<p>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>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 & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. 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, SW, 8th Floor Washington, DC 20416</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 Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</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 Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>