



## APPLICATION FOR EMPLOYMENT

Employment application for the following Enterprise companies: American Republic Insurance Company and World Insurance Company. AmericanEnterprise is an Equal Opportunity Employer. We do not discriminate on the basis of race, color, creed, age, gender, sexual orientation, national origin, religion, disability or veteran status.

### PERSONAL

Name \_\_\_\_\_  
*First Last Middle Initial*

Other Names Used \_\_\_\_\_

Address \_\_\_\_\_  
*Name & Street*

*City State ZIP Code*

Home Phone \_\_\_\_\_ Other Phone \_\_\_\_\_

E-mail \_\_\_\_\_

### GENERAL INFORMATION

Position Applied for \_\_\_\_\_ Salary Expected \_\_\_\_\_  
*by the*  
 Week  
 Month  
 Year

Type of employment desired: Full-time \_\_\_\_\_ Temporary \_\_\_\_\_ Part-time \_\_\_\_\_

If Employed, when can you start work? Date \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

If hired, can you submit proof of eligibility to work in the United States?  Yes  No

Have you ever been employed by this company?  Yes  No If so, when \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

In what capacity? \_\_\_\_\_

List any acquaintances or relatives employed in any AmericanEnterprise company:

*Name Department Relationship*

*Name Department Relationship*

How were you referred to AmericanEnterprise? \_\_\_\_\_

Have you ever been convicted of a crime or do you have any charges that are pending?\*  Yes  No

If yes, explain: \_\_\_\_\_

Have you ever been convicted of a felony?\*  Yes  No

If yes, explain: \_\_\_\_\_

\*A conviction will not necessarily disqualify you for employment.





## WORK EXPERIENCE

Typing Speed \_\_\_\_\_ 10-Key Speed \_\_\_\_\_

What special skills, knowledge, talents, licenses, or other job-related experiences, not covered elsewhere, do you have?

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## SUPPLEMENTAL INFORMATION

Is there anything that would affect your ability to be at work both promptly and regularly? Yes No

If yes, please explain. \_\_\_\_\_

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### PLEASE READ CAREFULLY

Thank you for your interest in employment with AmericanEnterprise. The Fair Credit Reporting Act requires that we advise you that a routine inquiry may be made concerning your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics and mode of living; it may include public record information (i.e., driving record, criminal record, etc.).

I authorize a thorough investigation of my past employment and activities, including a credit check, reference check and criminal record check; agree to cooperate in such investigations; and release from all liability or responsibility all persons and corporations requesting or supplying such information

I understand that according to federal law all individuals who are hired must, as a condition of employment, produce certain documentation to verify their identity and U.S. citizen status or, if aliens, their legal authorization to work in the U.S. As a consequence, I understand that any offer of employment would be contingent on my ability to produce the required documentation within the time period required by law.

I certify that to the best of my knowledge all information contained in this application is true. I understand that in the event I am employed, any false statements on or omissions or misrepresentation on employment, education, and/or criminal background from this application will be sufficient cause for immediate termination.

I acknowledge that nothing contained in this application or the granting of an interview is intended to create an employment contract.

I further acknowledge that my employment may be terminated, and any offer of employment, if such is made, may be withdrawn, with or without cause, and with or without prior notice, at any time, at the option of the Enterprise or myself.

\_\_\_\_\_  
*Signature of Applicant*

\_\_\_\_\_  
*Date*

### FOR OFFICE USE ONLY

Empl. ID	Salary
Department	Starting Date
Job Title	Job Code
Leader Name	Location

*Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.*

### **A Summary of Your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identify theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for additional information.
- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.ftc.gov/credit](http://www.ftc.gov/credit).
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.ftc.gov/credit](http://www.ftc.gov/credit).

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

<b>TYPE OF BUSINESS:</b>	<b>CONTACT:</b>
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or 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 Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

## DISCLOSURE

In connection with either your application for employment or your continued employment with the companies of AmericanEnterprise, we may procure a “consumer report” (including an “investigative consumer report”) on you. A “consumer report” is any form of communication by a consumer reporting agency bearing on one’s credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics or mode of living; it may include public record information (such as your driving record). An “investigative consumer report” is a special type of consumer report. If we intend to request such a report, you will be given a separate disclosure, which describes such a report, and your particular rights in that regard. Any information obtained through a consumer report will be used for employment purposes only, and will not be used in violation of any Federal or State equal opportunity law or regulation.

In the event that information from a “consumer report” is to be utilized in whole or in part in making an adverse decision with regard to your potential or continued employment, before making the adverse decision we will provide you with a copy of the consumer report provided to us, and a description of your rights under the federal Fair Credit Reporting Act. (The Fair Credit Reporting Act gives you specific rights in dealing with consumer reporting agencies. You will be given a summary of these rights together with this document.)

## AUTHORIZATION

In order to be considered for employment or continued employment with this company, by my signature below, I hereby authorize the companies of AmericanEnterprise (American Republic Insurance Company and World Insurance Company) or its representatives to obtain (a) consumer credit report(s). If I am hired, this authorization shall remain on file and in effect and shall serve as an ongoing authorization for AmericanEnterprise or its representatives to procure consumer reports at any time during my employment. I acknowledge receipt of a copy of a document entitled, “A Summary of Your Rights Under the Fair Credit Reporting Act.”

***All information provided on this authorization will be used for the sole purpose of procuring a consumer report.***

Name (Please Print): \_\_\_\_\_

Address: \_\_\_\_\_

City/State/ZIP: \_\_\_\_\_

Signature: \_\_\_\_\_

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

**ATTACHMENT: “A Summary of Your Rights Under the Fair Credit Reporting Act”**