

REFERENCES

Give names of three persons, who are not relatives or former employers, whom we may contact

1. Name _____ Profession _____ Years Acquainted _____	Address _____ _____ Telephone _____
2. Name _____ Profession _____ Years Acquainted _____	Address _____ _____ Telephone _____
3. Name _____ Profession _____ Years Acquainted _____	Address _____ _____ Telephone _____

MISCELLANEOUS

Have you ever been bonded? Yes ___ No ___

Have you ever been refused a bond? Yes ___ No ___

If yes, state the reason and date: _____

To your knowledge, is there any reason you would not be bondable? Yes ___ No ___

If yes, please explain: _____

Who referred you to Western Bank? _____

Do you know anyone at Western Bank? Yes ___ No ___

If yes, whom? _____

Are you related to anyone at Western Bank? Yes ___ No ___

If yes, whom and what is the relationship? _____

CRIMINAL HISTORY

A criminal record does not constitute an automatic bar to employment and will be considered only as it substantially relates to the job in question.

Have you been convicted of a crime? Yes ___ No ___

Please describe any criminal conviction(s) for which you answered "Yes".

WORK EXPERIENCE

List the four positions (other than present position) you have held beginning with the most recent. If you do not have enough space, you may give more complete and detailed information on a separate sheet. Accuracy of dates and addresses is essential.

Dates	Name & Address of Employer	Salary	Descriptions of duties
From: _____ __ Mo __ Yr To: _____ __ Mo __ Yr	Name _____ Address _____ Phone _____ Name of Supervisor _____ Title _____	Begin \$ _____ Ending \$ _____	Title _____ Duties _____ Reason for leaving _____ May we contact this employer Yes ___ No ___
From: _____ __ Mo __ Yr To: _____ __ Mo __ Yr	Name _____ Address _____ Phone _____ Name of Supervisor _____ Title _____	Begin \$ _____ Ending \$ _____	Title _____ Duties _____ Reason for leaving _____ May we contact this employer Yes ___ No ___
From: _____ __ Mo __ Yr To: _____ __ Mo __ Yr	Name _____ Address _____ Phone _____ Name of Supervisor _____ Title _____	Begin \$ _____ Ending \$ _____	Title _____ Duties _____ Reason for leaving _____ May we contact this employer Yes ___ No ___
From: _____ __ Mo __ Yr To: _____ __ Mo __ Yr	Name _____ Address _____ Phone _____ Name of Supervisor _____ Title _____	Begin \$ _____ Ending \$ _____	Title _____ Duties _____ Reason for leaving _____ May we contact this employer Yes ___ No ___

U.S. MILITARY STATUS AND RECORD

Branch _____ Rank _____ Years Served _____ Discharge date _____
 Are you now an active member of the Reserve or National Guard? Yes ___ No ___
 Give assignment: _____
 Service or technical schools attended or skills acquired in the Military: _____

FINANCIAL STATUS

Are you indebted to any source at this time? Yes ___ No ___
 If yes, itemize below. If no debt exists, list credit references.

Creditor	Reason	Monthly Payments	Balance Due

Own home? ___ Rent? ___ Board? ___ Do you have any outside income? _____ per month? _____
 Savings account? _____ Checking account? _____
 Are you currently responsible for the debts of another person? _____ Balance \$ _____
 Have you ever had any judgments, garnishments, bankruptcy or other legal proceedings against you? _____

EMPLOYMENT APPLICATION DISCLOSURES

If you have any questions regarding these statements, please ask them of the interviewer before signing.

1. I authorize all persons, schools, companies and law enforcement agencies to release any and all information regarding my background.

Signature of applicant

2. I agree to submit to legally permissible drug and /or alcohol testing upon request by Western Bank. I recognize that the results of these tests may be used to determine my employment or continued employment. I understand that Western Bank may share the information contained in this application for administrative purposes.

Signature of applicant

3. I do understand that Western Bank employees are considered at-will employees. I understand that this means all employees serve at the pleasure of the bank and that any employee can be dismissed, at any time, for any reason deemed appropriate or in the best interest of the bank, or for no reason. Employees do not have an expectation of continued employment, at any time.

Signature of applicant

4. In the event of my employment by Western Bank, I will comply with all rules and regulations set forth in the employee hand book and any other communications available to all employee.
5. I understand that this application will remain active for 30 days and that, if employed, there will be an initial 90 day introductory period.
6. I hereby acknowledge that I have read all the above statements, understand, and certify that the information contained in this application is correct and complete to the best of my knowledge and belief. I understand that knowingly making a false statement or omission in this application may be sufficient cause for rejection of the application or for dismissal after employment.

Print Name

Signature

Date



I _____ authorize Western Bank to obtain my credit report for employment purposes.

Date _____

Signature _____

**DISCLOSURE AND AUTHORIZATION FOR CONSUMER AND/OR
INVESTIGATIVE CONSUMER REPORT**

Company Name: WESTERN BANK

In connection with your application and/or employment with above listed Company (hereinafter “the Company”) this notice is provided to inform you that a “consumer report” and/or “investigative consumer report,” as defined by the Fair Credit Reporting Act (15 U.S.C. § 1681), may be obtained from a consumer reporting agency for employment purposes. These reports may include information about your character, general reputation, personal characteristics and mode of living, whichever are applicable. The report may also contain information about you relating to criminal history, credit history, motor vehicle records such as driving records, workers’ compensation claims (post job offer or conditional job offer), verification of education or employment history, social media or other background checks. They may involve personal interviews with sources such as your neighbors, friends or associates. You have the right, upon written request made within a reasonable time after receipt of this notice, to request disclosure of the nature and scope of any investigative consumer report to the Company and National Crime Search, Inc., 3452 E. Joyce Blvd., Fayetteville, AR 72703 – 888-527-3282. For information about National Crime Search, Inc.’s privacy practices see www.nationalcrimesearch.com. The scope of this notice and authorization is not limited to the present and, if you are hired, will continue and allow the Company to conduct future background screenings for retention, promotion or reassignment, unless revoked by you in writing. The Company also reserves the right to share your report with any third-party for whom you will be placed to work with as a representative of the Company.

Acknowledgement and Authorization

You hereby authorize the obtaining of a consumer report and/or investigative consumer report at any time after receipt of this authorization by the Company, and if you are hired, throughout your employment, as permitted by law. You also confirm your understanding and provide consent for this report to be shared with a third-party for whom you may be placed to work as a representative of the Company, if applicable.

<hr/> <p>Signature</p>	<hr/> <p>Today’s Date</p>
<hr/> <p>Full Legal Name (please print)</p>	<hr/> <p>Other or Former Names (please print)</p>
<hr/> <p>Address</p>	<hr/> <p>City/State</p>
<hr/> <p>County</p>	<hr/> <p>Date of Birth**</p>
<hr/> <p>Zip</p>	<hr/> <p>SSN</p>
<hr/> <p>Name on Driver’s License (if different from legal name)</p>	<hr/> <p>Driver’s License #</p>
<hr/> <p>Contact Phone Number</p>	<hr/> <p>State issued</p>
	<hr/> <p>E-mail address</p>

****This information will be used for background screening purposes only and no other purpose.**

State Disclosures

Minnesota & Oklahoma applicants or employees only: Under state law you have a right to receive a copy of your consumer report, free of charge, if one is requested by Company. By checking “yes”, a copy will be provided to you at the address you provide on this notice. I would like to receive a copy of my consumer report: () Yes () No

New York applicants or employees only: Under state law you have the right to inspect and receive a copy of any investigative consumer report requested by Company by contacting National Crime Search, Inc. directly. You also acknowledge receipt of a copy of Article 23-A of the New York Correction Law by signing the Disclosure and Authorization.

Washington State applicants or employees only: Under state law you have a right to request a copy of the Washington Fair Credit Reporting Act’s disclosures to consumers (RCW 19.182.070) by contacting National Crime Search, Inc. directly.

Massachusetts/New Jersey: If you submit a request to National Crime Search, Inc. in writing, you have the right to know whether the Company ordered an investigative consumer report from National Crime Search, Inc. You may inspect and order a free copy of the report by contacting National Crime Search, Inc. directly.

California, Maine applicants or employees only: Under state law you have a right to receive a copy of your investigative consumer report and/or consumer credit report, free of charge, if one is requested by Company. By checking “yes” a copy will be provided to you at the address you provide on this Notice.
I would like to receive a copy of my consumer report: () Yes () No

California applicants or employees only: You acknowledge receipt of a copy of the summary of the provisions of California Civil Code section 1786.22 by signing the Disclosure and Authorization form.

CALIFORNIA RESIDENTS

California Residents – this summary of the provisions of California Civil Code section 1786.22 is being provided to you pursuant to state law.

Your employer intends to obtain information about you from an investigative consumer reporting agency, as defined under California law, for employment purposes.

Under California law you are entitled to visually inspect all files maintained about you by an investigative consumer reporting agency (ICRA), such as National Crime Search, Inc., upon request and presentation of proper identification during normal business hours and on reasonable notice as follows:

- In person. You may request a copy of your file. The ICRA may charge you for the actual copying costs associated with providing you with a copy of your file.
- By telephone. A summary of all information contained in the ICRA’s file about you will be provided to you via telephone, if you have made a written request for telephone disclosure, and the toll charge, if any, for the telephone call is prepaid by or charged directly to you.
- By certified mail. You may make a written request for copies to be sent to a specified addressee. ICRA’s complying with requests for certified mailings shall not be liable for disclosures to third parties caused by mishandling of mail after such mailings leave the ICRA.

“Proper Identification” includes documents such as a valid driver’s license, social security account number, military identification card, and credit cards. If an ICRA is unable to reasonably identify you on the basis of these documents, they may require additional information concerning your employment and personal or family history in order to verify your identity.

The ICRA will provide trained personnel to explain any information furnished to you and will provide a written explanation of any coded information contained in files maintained on you. This written explanation will be provided whenever a file is provided to you for visual inspection.

You may be accompanied by one other person of your choosing, who must furnish reasonable identification. An ICRA may require you to furnish a written statement granting permission to the ICRA to discuss your file in such person’s presence.

Para informacion en español, visite 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 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 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 1-888-5-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.

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, in addition to the CFPB:	b. Federal Trade Commission: 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 1100 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 & 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, 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, S.W., 8th 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 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 or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>

Right to Security Freeze Consumer Financial Protection Bureau

Consumers have the 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. 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, or any other account involving the extension of credit. As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending a new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. 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 reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

Only the credit bureaus can provide security freezes or fraud alert services. Do not contact any other consumer reporting agency.

Contact the bureaus to obtain a freeze:

Equifax - 1(800) 349-9960, NY residents 1(800) 349-9960, www.freeze.equifax.com/

Experian - 1(888) 397-3742, www.experian.com/freeze/center.html

Trans Union - 1(888) 909-8872, www.transunion.com/credit-freeze

Contact the credit bureaus for a fraud alert:

Equifax - 1(800) 525-6285, Equifax Consumer Fraud Division, P.O. Box 740256, Atlanta, GA 30374

Experian - 1(888) 397-3742, www.experian.com/fraud/center.html

Trans Union - 1(800) 525-6285, www.transunion.com/fraud