

## AS OF 6/11

### **PROTECTING GOD'S CHILDREN PROCEDURES**

For: teacher/staff/volunteer (new employees)

The Diocese of Paterson requires that all school volunteers who work with children **MUST** complete the Protecting God's Children Program. Requirements are listed below.

#### 1. **INTERNET BACKGROUND CHECK**

- A. **Provide Name/email/address:** Our Lady of Mount Carmel uses Sterling Direct to complete criminal background checks. Please complete the attached "Name Form" (providing name/email/address/phone) and return to Mrs. Bednar, or email this information to her at [schoolsecretary@olmcboonton.org](mailto:schoolsecretary@olmcboonton.org).
- B. **Look for Email from Sterling:** Mrs. Bednar will then enter your basic information on the Sterling website, <https://portal.sterlingdirect.com>. Immediately after, you will receive an email from Sterling inviting you to complete the information process so that a criminal background check can be done (Please also check your "Junk Mail" folder).
- C. **Consent & Disclosure (Electronically Sign)** – When you are completing your information on this website, you will be prompted to electronically sign a Consent & Disclosure. This will give Our Lady of Mount Carmel permission to review your criminal background check. *Consent & Disclosure must be signed electronically or by hard copy (see alternative below – D) OR YOU WILL NOT BE ABLE TO VOLUNTEER OR WORK AT OLMC SCHOOL.*
- D. **Consent & Disclosure (Hard Copy)** – Attached (*as an alternative to C*)
- First two pages – Please complete and sign. **RETRUN THIS TO Mrs. Bednar.**
  - Last two pages – Summary of your rights.

#### 2. **PROTECTING GOD'S CHILDREN – VIRTUS**

It is a requirement that you attend a 3 hour session, "Protecting God's Children for Adults by VIRTUS. **YOU MUST SIGN UP FOR A SESSION ON-LINE.** There are a number of upcoming sessions within the Diocese (there is a session at OLMC on 9/13) that you can choose from. Please visit [www.virtus.org](http://www.virtus.org).

- Click on *Registration* in the left hand column (a copy of the Virtus home page is attached).
- Click on *View a list of sessions*
- Select *Paterson, NJ (Diocese)*
- Registration for a session.
- After you have registered for a class, inform Mrs. Bednar of the date and place by contacting her at [schoolsecretary@olmcboonton.org](mailto:schoolsecretary@olmcboonton.org)
- After attending a session, you **MUST** give a copy of the "Protecting God's Children" Certificate to Mrs. Bednar.

#### 3. **LIVING AND WORKING WITH INTEGRITY**

Read the attached document Living and Working with Integrity. Then complete and sign the consent form (first page) entitled "Statement of Compliance" and return only this consent page to Mrs. Bednar.

1. Internet Background Check

A. – Provide Name/email/address...

NAME FORM

NAME:	
EMAIL : (MUST have this)	
PHONE:	
MAILING ADDRESS:	

Return this completed form to Gail Bednar or e-mail her the information at  
schoolsecretary@olmcboonton.org..







Para informacion en espanol, visite <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 <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 <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 <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).



PRINT CHARACTERS LIKE THIS  
**ABCDE 98765**

CORRECT INCORRECT

**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.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:**

FOR QUESTIONS OR CONCERNS REGARDING	PLEASE CONTACT
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission Consumer Response Center- FCRA Washington, DC 20580 - 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 Programs Washington D.C. 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 Division of Compliance & Consumer Affairs Washington, DC 20429 - 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