

**Important Notice to Applicant or Employee: Please read this notice and consent form carefully before signing. You will be provided with a copy of this form at any time upon request.**

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## **Notice and Consent Concerning Consumer Reports for Employment Applications and Employment Purposes**

This form, which you should read carefully, has been provided to you because the Federal Home Loan Bank of Atlanta ("the Company") may request consumer reports or investigative consumer reports in connection with your application for employment or during the course of your employment with the Federal Home Loan Bank of Atlanta, if any. Information obtained by the Company as a result will be used solely for employment purposes.

The Federal Home Loan Bank of Atlanta recognizes the importance of maintaining a safe workplace with honest, trustworthy, qualified, reliable, and nonviolent employees who do not present a risk of serious harm to their co-employees or others. For the benefit of all employees and the Company, in furthering these interests and enforcing the Company's policies, the Company may perform background checks and employee investigations. These background checks and investigations may be performed by the Company in whole or in part, in the Company's discretion.

The Company's background checks and employee investigations may also include the use of consumer reporting agencies to gather and report information to the Company in the form of consumer or investigative consumer reports regulated by federal law. Such reports, if obtained, will be prepared by consumer reporting agencies and may contain information concerning your credit standing or worthiness, character, general reputation, personal characteristics, or mode of living. The Company will not seek any medical information pertaining to you via these reports, nor will it base any employment decision upon medical information provided therein. Federal law defines a "consumer reporting agency" as any person (or entity) which, for monetary fees, dues, or on a cooperative nonprofit basis, regularly engages in whole or in part in the practice of assembling or evaluating consumer credit information or other information on consumers for the purpose of furnishing reports to third parties. The Company is not a consumer reporting agency.

The types of reports that may be requested from consumer reporting agencies under this policy include, but are not limited to, credit reports, civil and criminal records checks (including fingerprint-based criminal record checks as referenced in the attached GAPS Acknowledgement Form), court records checks, driving records, and/or summaries of educational and employment records and histories. The information contained in these reports may be obtained by a consumer reporting agency from public record sources or through personal interviews with your co-workers, neighbors, friends, associates, current or former employers, or other personal acquaintances. Any information contained in such reports may be taken into consideration in evaluating your suitability for employment, promotion, reassignment, or retention as an employee.

If the Company requests an investigative consumer report be performed by a consumer reporting agency, as defined by federal law, you will receive a notice indicating that the report has been requested no later than three days after the request is made to the agency. This additional notice, if issued, will provide you with further information pertaining to federal law governing investigative consumer reports. You will not receive such a notice if the investigation is performed by the Company or a person or entity other than a consumer reporting agency. The nature and scope of any investigative consumer report that may be requested is described above. You are nonetheless entitled to request more information about the nature and scope of each investigative consumer report by submitting a written request to the Director of Human Resources at [dgehling@fhlbatl.com](mailto:dgehling@fhlbatl.com).

If any adverse decision is made with regard to your application for employment or continued employment with the Company, if any, based entirely or in part on the information contained in a consumer report or investigative consumer report prepared by a consumer reporting agency, you will be notified and given a copy of the report, as well as a summary of your applicable rights. If you are a current employee and file for bankruptcy, no employment decision will be based solely on this information.

Your consent is required by law before the Company may obtain a consumer report or investigative consumer report from a consumer reporting agency pertaining to your application for employment and thereafter, during the course of your employment, if any, at the Company's discretion. Your signature below indicates that you have carefully read and understand that the Company may request and review a consumer report or investigative consumer report regarding you, consistent with this policy, both in connection with your application for employment and during the course of your employment, if any, and that you consent to the release of such consumer reports or investigative consumer reports to the Company for employment purposes, including any future decisions concerning your employment, promotion, reassignment, or retention as an employee of the Company. Your signature additionally reflects your understanding that such consent will remain in effect indefinitely until you revoke it (cancel it) in writing, as described below.

Limitations of the Company's ability to conduct lawful investigations of applicants and employees for purposes of promoting a safe workplace and otherwise maintaining an honest, trustworthy, qualified, reliable, and non-violent workforce are not acceptable. The Company's employees are consequently expected to maintain their consent to the Company's potential use of consumer and investigative consumer reports in keeping with this policy and are otherwise expected to cooperate fully with the Company's lawful efforts to obtain such information. Refusal to consent to a consumer report or investigative consumer report as required by this notice and the Company's policies, or any other attempt to interfere or failure to cooperate with the Company's lawful investigation of an applicant or employee, may result in rejection of any application, withdrawal of an offer of employment, and/or discipline, up to and including termination from employment, as appropriate.

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## Consent Statement

I have carefully read and understand this notice and consent form and, by my signature below, consent to the release of consumer or investigative consumer reports, as defined above, to the Federal Home Loan Bank of Atlanta in conjunction with my application for employment or continued employment, if any. I understand that this consent will apply during the course of my employment with the Federal Home Loan Bank of Atlanta, should I obtain such employment, and that such consent will remain in effect until revoked in a written document signed by me. **In the event that I wish to refuse or revoke my consent at any time, I understand that I may do so by either signing the Refusal or Revocation of Consent Statement and returning it to the Federal Home Loan Bank of Atlanta, Attention: Human Resources Department at P. O. Box 105565, Atlanta, Georgia 30348-5565, or sending a signed letter or statement to the Federal Home Loan Bank of Atlanta at the same address, indicating that I revoke my consent to the Company's obtaining consumer reports or investigative reports about me for employment purposes, in which case I understand I may be disqualified from the application process and/or terminated.** I further understand that any and all information obtained in my job application or otherwise disclosed to the Federal Home Loan Bank of Atlanta by me may be utilized for the purpose of obtaining the consumer reports or investigative consumer reports requested by the Federal Home Loan Bank of Atlanta and confirm that all such information is true and correct.

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Name of Applicant (printed)

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Social Security Number

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Applicant Signature

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Date