

Fair Credit Reporting Act Notice and Authorization

I understand that in connection with my application for and/or continued employment with Bay Bank & Trust Co. a consumer report and/or an investigative consumer report may be obtained that includes information concerning my credit history, my criminal and civil history, employment and education verifications, social security verification, personal interviews, or any other public records and any other information bearing on my credit standing, character, general reputation, personal characteristics and trustworthiness.

I authorize Bay Bank & Trust Co. to obtain a consumer report and /or an investigative consumer report as permitted by the Fair Credit Reporting Act. Before any adverse action is taken, based in whole or in part on the information contained in the report, Bay Bank & Trust Co. will provide me with a copy of the report, the name, address and telephone number of the reporting agency, and a summary of my rights under the Fair Credit Reporting Act.

Signature of Applicant or Employee

Date

Printed Name of Applicant or Employee