



## **POLICY ON CREDIT CHECKS**

### Purpose

Maintaining good credit and financial standing is important to many employers in evaluating individuals for employment. Many employers require a credit check as part of their screening of all employment applicants. Some employers who are clients of IOS Staffing Services, Inc. (IOS) require credit checks to be run and submitted to them on all temporary job assignment or direct-hire placement candidates. The following Policy is established by IOS in order to service those clients who require credit checks and to make those jobs available to the candidates of IOS.

### Credit Check Requirements

IOS does not require credit checks to be run on its applicants and job candidates. However, IOS does have some clients that will not accept candidates to be referred or assigned to them without a credit check. No credit check will be conducted by IOS unless it is first disclosed to and authorized by the candidate. Such authorization is required only when the candidate is under consideration for a job with a client that requires a credit check. The actual running of a credit check will not occur unless the client has given a clear indication to IOS that the particular candidate would be acceptable for the job in question conditioned upon the credit check.

### Candidate Refusal

Temporary job assignments and direct-hire positions with clients that require a credit check may be made available to qualified candidates of IOS. Candidates of IOS are free to accept or reject the job in question. If a candidate rejects a job by refusing to authorize a credit check, they will remain in good standing for other temporary job assignments and positions that do not require credit checks and for which the candidate is qualified.

### Notification and Disclosure

In the event that a credit report is run with the authorization of the candidate and the client declines the candidate for a temporary assignment or direct-hire position based in whole or in part on information provided in the credit report, IOS, on behalf of the client, will administer the required notifications and disclosures to the candidate. Clients who run their own authorized credit checks without the involvement of IOS will provide the necessary notifications and disclosures.



### Future Temporary Jobs

If a client declines the candidate for either a temporary assignment or a direct-hire position based in whole or in part on information in a credit report obtained either by the client or by IOS, or if IOS is reasonably and reliably informed that the candidate has been declined for any employment based in whole or in part on credit report information, and the candidate chooses to remain in consideration for future temporary job assignments, IOS reserves the right to obtain and review the credit report in deciding whether to continue to consider the candidate for temporary assignments. IOS may not review credit if a candidate chooses to be considered only for future direct-hire positions.

Credit reviews are conducted by IOS Headquarters. If IOS Headquarters determines that the candidate is not suitable for temporary employment with IOS based in whole or in part on information in the credit report, the branch office of IOS will be notified not to place the candidate on temporary job assignments. Notification of such determination will be provided to the candidate by the IOS Headquarters.

### Right of Privacy

IOS respects the right of privacy of candidates with respect to their credit and financial affairs. When the candidate has authorized a credit check for the purposes of a temporary or direct-hire position, the credit check will be carried out by the Headquarters of IOS. The credit report will be forwarded by the Headquarters of IOS directly to the client's designated representatives for their review. No copies of the credit report will go to any office of IOS other than the Headquarters. No copy will be supplied to any other person or organization unless authorized by the candidate or compelled by proper legal process. No copy of the credit report will be retained in the personnel file of the candidate.