



APPLICATION FOR EMPLOYMENT
(Please print clearly or type)

| |
|--|
| OFFICE USE ONLY: Date Rec'd _____ By _____ Work Location _____ |
|--|

Applicant: We appreciate your interest in Park State Bank and assure you that we are sincerely interested in your qualifications. A clear understanding of your background and work history will aid us the interview process and may assist us in possible future upgrading.

PERSONAL INFORMATION

Date _____

Name _____ SSN _____

Last First Middle

Present Address _____ Phone _____

Street City State Zip

Are you legally eligible for employment in the U.S.A.? _____ If under 18, what is your age? _____

Position(s) applied for _____ Full Time or Part Time? _____

Rate of pay expected \$ _____ per hour

Were you previously employed by us? _____ If yes, when? _____

If your application is considered favorably, on what date will you be available for work? _____

What experiences, skills, or qualifications make you a suitable candidate for employment with Park State Bank?

RECORD OF EDUCATION

| School | Name and Address of School | Course of Study | Last Year Completed | Did You Graduate? | Diploma or Degree Earned |
|-----------------|----------------------------|-----------------|---------------------|-------------------|--------------------------|
| Elementary | | N/A | | N/A | N/A |
| High School | | | | | |
| College | | | | | |
| Other (Specify) | | | | | |

LIST BELOW ALL PRESENT AND PAST EMPLOYMENT, STARTING WITH MOST RECENT:

I From (MM/YY) _____ To (MM/YY) _____ Full time or Part time _____
Company name _____ Type of business _____
Address _____ Phone _____
Starting salary _____ Ending Salary _____ Reason for leaving _____
Name and title of supervisor _____
Describe your duties and accomplishments: _____

II From (MM/YY) _____ To (MM/YY) _____ Full time or Part time _____
Company name _____ Type of business _____
Address _____ Phone _____
Starting salary _____ Ending Salary _____ Reason for leaving _____
Name and title of supervisor _____
Describe your duties and accomplishments: _____

III From (MM/YY) _____ To (MM/YY) _____ Full time or Part time _____
Company name _____ Type of business _____
Address _____ Phone _____
Starting salary _____ Ending Salary _____ Reason for leaving _____
Name and title of supervisor _____
Describe your duties and accomplishments: _____

I hereby give permission to contact the employers listed above concerning any information you deem relevant with the following exception(s): _____

Applicant Signature

Date

PERSONAL REFERENCES
(Not former employers or relatives)

| Name and Occupation | Address | Phone Number |
|---------------------|---------|--------------|
| | | |
| | | |
| | | |

MILITARY SERVICE RECORD

Were you in U.S. Armed Forces? (Yes/No) _____ If yes, what Branch? _____

Dates of duty: From (MM/YY) _____ To (MM/YY) _____

Rank at Discharge _____

List duties in the service including special training

Have you taken any training under the G.I. Bill of Rights? (Yes/No) _____

If yes, what training did you take?

HOW DID YOU HEAR ABOUT THIS POSITION?

- JobsHQ
- Newspaper
- Parkstatebank.com
- Craigslist
- Friend
- Current employee: _____
- Other: _____

PLEASE READ AND SIGN BELOW

The facts set forth in my application for employment are true and complete. I understand that if employed, any false statement on this application may result in my dismissal. I further understand that this application is not and is not intended to be a contract of employment, nor does this application obligate the employer in any way if the employer decides to employ me. You are hereby authorized to make any investigation of my personal history and financial and credit record through any investigative or credit agencies or bureaus of your choice.

In making this application for employment, I authorize you to make an investigative consumer report whereby information is obtained through personal interviews with my former employers, friends, or others with whom I am acquainted. This inquiry, if made, may include information as to my education, work experience and personal references. I understand that I have the right to make a written request within a reasonable period of time to receive additional, detailed information about the nature and scope of any such investigative report that is made.

Each applicant for employment with Park State Bank should be aware that one element of our routine background investigation prior to employment will be to obtain a consumer credit report on the applicant under consideration.

Each applicant has the right to request additional information regarding the scope and nature of the report and has the right to obtain a copy of their personal consumer credit report from Equifax Credit Services at 1-800-685-1111.

You will be notified in writing if employment is denied or if other adverse action is taken based, wholly or in part, from the information contained in the credit report. You will also be notified at that time of your right to request a copy of the report, as well as additional information regarding the report, at no charge.

I acknowledge that I have read and understand the above disclosure regarding the possible use of my consumer credit report for employment with Park State Bank.

Applicant Signature

Date

NOTICE TO PROSPECTIVE EMPLOYEE

Thank you for your employment application. In order to fully evaluate your employment application, a credit report prepared by a credit reporting agency **may** be obtained.

Under Minnesota Law, you have the right to receive a free copy of your credit report from the credit reporting agency, **if one is obtained**, by your prospective employer.

If a credit report **is not obtained**, you **will not** receive a free credit report as a result of this application for employment.

A copy of "A Summary of Your Rights Under the Fair Credit Reporting Act" was given to me.

If we obtain a credit report, we will mail you a copy of this notice and you may contact Equifax Credit at 1-800-685-1111 to obtain a free copy.

Please complete the following information:

Date of Application _____

Full Name _____

Former Name _____

Social Security Number _____

Present Address _____

Former Address _____

 Applicant Signature Date

===== **For Prospective Employer Use Only** =====

Company Name _____

____ Credit Report not Obtained

____ Credit Report Obtained on Date _____ Time _____

Requested By _____

===== **For Credit Reporting Agency Use Only** =====

Copy of Credit Report Mailed Date _____ Time _____

Mailed By _____

RELEASE OF INFORMATION

I, _____, born ____/____/_____, hereby authorize the relevant Law Enforcement Authority to release all information on file which concerns me to Park State Bank, Duluth, Minnesota. The information for which release is authorized includes all arrest data with a final disposition.

Applicant Signature

Date

APPLICANT - DO NOT WRITE ON THIS PAGE

FOR INTERVIEWERS USE

| INTERVIEWER | DATE | COMMENTS |
|-------------|------|----------|
| | | |
| | | |
| | | |
| | | |

REFERENCE CHECK

| POSITION NUMBER | RESULTS OF REFERENCE CHECK |
|-----------------|----------------------------|
| I | |
| II | |
| III | |

PLEASE GIVE THIS NOTICE TO PROSPECTIVE EMPLOYEE

This is to inform you that, as part of our procedure for processing your employment application, it is understood that an investigation of your credit history may be made, whereby this information may be used in determining eligibility for employment.

Para informacion en espanol, visite 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 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 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 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.

***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.

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:

TYPE OF BUSINESS and CONTACTS:

Consumer reporting agencies, creditors and others not listed below Federal Trade Commission: Consumer Response Center – FCRA
Washington, DC 20580 1-877-382-4357

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

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

Federal Reserve System member banks (except national
banks, and federal branches/agencies of foreign banks)
Federal Reserve Consumer Help (FRCH)
P O Box 1200
Minneapolis, MN 55480
Telephone: 888-851-1920
Website Address: www.federalreserveconsumerhelp.gov
Email Address: ConsumerHelp@FederalReserve.gov

Activities subject to the Packers and Stockyards Act, 1921
Department of Agriculture
Office of Deputy Administrator – GIPSA
Washington, DC 20250 202-720-7051

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 Complaints
Washington, DC 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
Consumer Response Center, 2345 Grand Avenue, Suite 100
Kansas City, Missouri 64108-2638 1-877-275-3342