



# APPLICATION FOR GENERAL MEMBERSHIP

EACH APPLICATION MUST SUBMIT A BANK, TRADE REFERENCE & INSURANCE COMPANY INFORMATION

Bank:	Contact:	Phone:
Trade:	Contact:	Phone:
Insurance:	Contact:	Phone:

## PRIVACY POLICY

The WISA does not collect any personal identifying information about you unless you specifically and knowingly provide such information. Contact information provided to the WISA may be used to send information about WISA programs, events, opportunities, or other useful information. The WISA may share contact information with Associate Members and other companies that offer WISA member benefits and endorsed programs. The WISA will not share contact information with any other company, group, or organization that is not affiliated with or endorsed by the association for the sole intent of using such information for marketing purposes.

## FAX | EMAIL AUTHORIZATION

By completing and submitting this application, I hereby authorize the Wisconsin Security Association (WISA) to send me pertinent documents, association and industry information facsimile (fax) transmission and/or e-mail via the above fax number and/or e-mail address. I recognize that such documents include, but are not limited to, billing statements, registration forms, WISA member communications, and official letters. I understand that granting this permission is a necessary component of my membership in the association.

## Dues Structure *(check one below)*

1-5 Employees	\$270.00
6 + Employees	\$315.00

## One-time processing fee

Application Fee	\$45.00
Total Amount Due:	\$

## Payment Type *(check one below)*

Check	Enclosed is my check in the amount above, Payable to <u>Wisconsin Security Association</u> for one full year's membership dues plus the \$45 application fee as indicated.		
Mastercard	Cardholder Name:		
Visa	Cardholder Address:		
American Express	City:	State:	Zip:
Discover Card	Card Number:	Exp Date:	CCV:

***Credit Card requires a signature for approval to charge card listed above***

Signature:

Date:

Upon receipt of Application, your membership will be considered for approval. Your check or card processing is held pending membership approval. Mail your completed application to: WISA, P.O. Box 28882, Greenfield, WI 53228 or email to: [executive.director@wiesa.org](mailto:executive.director@wiesa.org). The undersigned acknowledges all information contained in this application is true and accurate and that false or incomplete information may result in the denial of acceptance of the application. Further, the undersigned also agrees to prompt payment of all Association dues and fees and to abide and subscribe to the By-Laws and Code of Ethics of the WISA. "Contributions or gifts to the WISA are not deductible as charitable contributions for Federal Income Tax purposes. Payment for dues purposes are only deductible by members as an ordinary and necessary business expense."

**I AUTHORIZE INVESTIGATION OF ALL STATEMENTS CONTAINED IN THIS APPLICATION. I UNDERSTAND THAT MISREPRESENTATION OR OMISSION OF FACTS CALLED FOR CAN RESULT IN DENIAL OF MEMBERSHIP OR FUTURE SUSPENSION**

Signature of applicant:

Date:

Signed By: (please print)

Title of applicant:

**FOR OFFICE USE ONLY**

**MEMBERSHIP APPROVED DATE:**

## CONSUMER REPORT DISCLOSURE NOTIFICATION

I, \_\_\_\_\_, acknowledge that I have been informed that pursuant  
(Print Full Name)  
to my application/employment with Wisconsin Security Association, an investigative consumer report which may include employment, professional and/or personal references, criminal background checks, education verification, as well as public record information, may be prepared and by my signature below hereby authorize the preparation of this report.

I understand that if this report is used as a basis for adverse action, that I will be informed, and further, that I have the right to contact the consumer reporting agency (Personnel Evaluation, Inc., 11138 W. Greenfield Ave. Milwaukee, WI 53214, 1-888-734-2727, [www.peiasap.com](http://www.peiasap.com)) which will provide this report, to obtain a free copy of my consumer report.

NOTICE: The consumer reporting agency/credit reporting agency that provides this report will not be a party to any decision to take adverse action and will be unable to provide the specific reason(s) why the adverse action was taken. This notice is provided under the provisions of the Fair Credit Reporting Act [15 U.S.C S 1681]. A complete explanation of your rights under the Act may be obtained by referring to the Federal Statute. You may have additional rights under applicable State Law.

For background checking purposes only, please provide the following information:

Date of Birth: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Please list any other names that may be associated with your school, employment or other records and the years used:

\_\_\_\_\_

Please list each place where you have lived or worked in the past ten years:

Years From – To	City	County	State

**CA, OK or MN residents only:**

\_\_\_\_\_ Check here for a free copy of any consumer report and/or investigative consumer report that is requested on you.  
Please refer to the Fair Credit Reporting Act and the California Investigative Consumer Reporting Agencies Act for your specific rights.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

*Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.*

## **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.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **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, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) 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.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) 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.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **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 1-888-567-8688.
- **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.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**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. For information about your federal rights, contact:**

<b>TYPE OF BUSINESS:</b>	<b>CONTACT:</b>
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552</p> <p>b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement &amp; Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Ave, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 1925 K Street NW Washington, DC 20423</p>
<p>5. Creditors Subject to Packers and Stockyards Act</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 406 Third Street, SW, 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F St NE Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>