

ONEIDA BAPTIST INSTITUTE

Teacher Application	
Position desired:	
Application date:/ Date available:/	
Your interest in Oneida Baptist Institute is appreciated. We invite you to fill out this initial application eturn it to the office of the President. If an opening occurs for which it appears you may qualify, we will convou and arrange for a personal interview. We realize that the key to a successful Christian school is its staff. We are grateful for those who are protionally qualified, who really love children, and who, by the pattern of their lives, exemplify Christ. We look forward to receiving your initial application. Thank you for your interest in the ministry of On Baptist Institute. It is our prayer that God will fulfill His perfect will in the lives of all applicants.	ntact ofes-
APPLICANT'S NAME AND ADDRESS	
Full name: Miss () Mrs. () Mr. () Permanent Address:	
Telephone: Days Evenings	
E-mail address:	
How long have you lived at the above address?	
PERSONAL INFORMATION	
Marital Status: Single Married Divorced Widowed	
Spouse's name Occupation	
Years married Number of children at home Ages	
If you are married, is your spouse also willing to work?	
Have you ever committed a crime? Yes No If yes, Explain:	
(rev. 1	1/16)

CHRISTIAN BACKGROUND

Testimony	On a separate sheet of paper, briefly give your Christian testimony.
Bible	Do you believe the Bible to be the inspired Word of God, our final authority in all matters of faith conduct and truth?
	Yes No Signature
Church	Denominational preference
	What is your local church affiliation?
	Are you presently a member in good standing? How long?
Service	In what church activities are you involved and with what degree of regularity?
	In what other Christian service have you participated since becoming a Christian?
	What is your attitude toward working with those of other races and those of other denominational beliefs?

	Are you willing to be involved in other ministry opportunities? If so, what activities would you be willing to participate in?
Devotional Life	Describe your routine of personal Bible study and prayer.
POSITION	DESIRED
Preference	() Primary() Elementary() Middle School() High School
Comments _	
	List grade or subject in order of preference
	1st
	2nd
	3rd
	4th

Special Abilities	Check activities or sports or coach. (Indicate grade	•	d willing to direct, sponsor, advise
	□ Baseball □ Tennis □ Cross Country □ Wrestling □ SGA □ Choir □ Do you play an instrum	☐ Cheerleading ☐ Chess ☐ Drama/Creative Ministry	□ Track & Field □ Soccer □ Swimming □ BCM □ Band □ Other
PROFESSI	IONAL QUALIFICATION	S	
be offered a			eking a teaching position. Should you e required to be submitted for inclu-
Formal Training	What degree or degrees	o you hold?	
Degree	Da	te Received	Issuing Institution
	Your Major(s)		
	Your Minor(s)		
	Cumulative grade	point average: BA	Graduate work

Teaching Experience

C	equentially	, list	vour	teaching	experience	with	most recer	it first
S	equentiany	/ HSt	your	teaching	experience	willi	i illost recei	It III'St.

Place		Grades or Subjects	Dates
	Numb	er of years of teaching experience: Public	Christian
	Reason	n for leaving your most recent position?	
Endorsement	t(s)	List semester hours in endorsement area(s).
		Please attach photocopies of any state t	eaching certificates held.
Other Experi	ence		
		ry experience that may have significance for pervisor's e-mail address and/or cell phone may be a significance for cell ph	or the type of position for which you are applying aumber.
Place			Dates Employed
Type of Work	x/Exper	rience	
			E-mail
Supervisor's	Cell Ph	one O	ther Phone
Place			Dates Employed
Type of Work	x/Exper	rience	
			E-mail
			ther Phone

PERSONAL REFERENCES

Do not list family members or relatives as references. Provide three references who are qualified to speak of your personal character. List your current pastor first.

Name	Relationship to you
Address	
	other
Name	Relationship to you
	other
Name	Relationship to you
Address	
E-mail address	
Phone Number(s): cell phone	other
	ied to speak of your professional training and experience. List your current ust have each reference's e-mail address and/or cell phone number.
Name	Relationship to you
Address	
E-mail address	
Phone Number(s): cell phone	other
Name	Relationship to you
Address	
E-mail address	
Phone Number(s): cell phone	other
Name	Relationship to you
Address	
E-mail address	
Phone Number(s): cell phone	other

The employee of Oneida Baptist Institute accepts without verbal or mental reservations the Statement of Philosophy, Goals and Objectives and the Baptist Faith and Message and is committed to upholding them. Those statements are:

STATEMENT OF PHILOSOPHY, GOALS AND OBJECTIVES

The purpose of OBI is to provide young people with a high quality Christian education. Oneida accepts students in grades 6-12 who are emotionally, mentally, physically and socially competent to be away from their families and have a sincere desire to attend OBI. Enrollment will not be affected by race, nationality, religion or genuine financial needs.

We believe that God sends each of our students to us. We generally accept them as they are because a student's past cannot be changed. We concentrate our time, effort, thought and money on the possibilities of the child now and in the future.

The academic, athletic, co-curricular, and spiritual programs of Oneida, as well as the student work program, are all predicated on our belief that everybody is a somebody! Whether a student is academically gifted or challenged, each is precious in God's sight, and each has been created for a purpose.

Understanding that each individual has certain strengths and weaknesses, it is the goal and objective of OBI to develop the God-given potential of each student in our school.

It is the purpose of OBI to provide a climate for youth that is conducive to the development of:

- respect for authority
- honesty in word and action
- the highest moral Christian behavior
- well-adjusted and responsible personality
- strong physical vigor
- an appreciation of the value of education
- the attainment of each student's highest intellectual potential

These goals are attained by giving proper attention to the disciplines necessary to develop the mental, physical, social and spiritual capacity of each individual. OBI welcomes the involvement of parents/guardians, friends and alumni. The mission statement was revised and adopted by the Board of Trustees on September 12, 2005. This statement of Philosophy, Goals and Objectives was revised and approved by the accreditation coordinating committee on October 4, 2005.

THE BAPTIST FAITH AND MESSAGE

I. The Scriptures

The Holy Bible was written by men divinely inspired and is God's revelation of Himself to man. It is a perfect treasure of divine instruction. It has God for its author, salvation for its end, and truth, without any mixture of error, for its matter. Therefore, all Scripture is totally true and trustworthy. It reveals the principles by which God judges us, and therefore is, and will remain to the end of the world, the true center of Christian union, and the supreme standard by which all human conduct, creeds, and religious opinions should be tried. All Scripture is a testimony to Christ, who is Himself the focus of divine revelation.

Exodus 24:4; Deuteronomy 4:1-2; 17:19; Joshua 8:34; Psalms 19:7-10; 119:11, 89,105,140; Isaiah 34:16; 40:8; Jeremiah 15:16; 36:1-32; Matthew 5:17-18; 22:29; Luke 21:33; 24:44-46; John 5:39; 16:13-15; 17:17; Acts 2:16ff.; 17:11; Romans 15:4; 16:25- 26; 2 Timothy 3:15-17; Hebrews 1:1-2; 4:12; 1 Peter 1:25; 2 Peter 1:19-21.

II. God

There is one and only one living and true God. He is an intelli gent, spiritual, and personal Being, the Creator, Redeemer, Preserver, and Ruler of the universe. God is infinite in holiness and all other perfections. God is all powerful and all knowing; and His perfect knowledge extends to all things, past, present, and future, including the future decisions of His free creatures. To Him we owe the highest love, reverence, and obedience. The eternal triune God reveals Him- self to us as Father, Son, and Holy Spirit, with distinct personal attributes, but without division of nature, essence, or being.

A. God the Father

God as Father reigns with providential care over His universe, His creatures, and the flow of the stream of human history according to the purposes of His grace. He is all powerful, all knowing, all loving, and all wise. God is Father in truth to those who become children of God through faith in Jesus Christ. He is fatherly in His attitude toward all men.

Genesis 1:1; 2:7; Exodus 3:14; 6:2-3; 15:11ff.; 20:lff.; Leviticus 22:2; Deuteronomy 6:4; 32:6; 1 Chronicles 29:10; Psalm 19:1-3; Isaiah 43:3,15; 64:8; Jeremiah 10:10; 17:13; Matthew 6:9ff.; 7:11; 23:9; 28:19; Mark 1:9-11; John 4:24; 5:26; 14:6-13; 17:1-8; Acts 1:7; Romans 8:14-15; 1 Corinthians 8:6; Galatians 4:6; Ephesians 4:6; Colossians 1:15; 1 Timothy 1:17; Hebrews 11:6; 12:9; 1 Peter 1:17; 1 John 5:7.

B. God the Son

Christ is the eternal Son of God. In His incarnation as Jesus Christ He was conceived of the Holy Spirit and born of the virgin Mary. Jesus perfectly revealed and did the will of God, taking upon Him- self human nature with its demands and necessities and identifying Himself completely with mankind yet without sin. He honored the divine law by His personal obedience, and in His substitutionary death on the cross He made provision for the redemption of men from sin. He was raised from the dead with a glorified body and appeared to His disciples as the person who was with them before His crucifix- ion. He ascended into heaven and is now exalted at the right hand of God where He is the One Mediator, fully God, fully man, in whose Person is effected the reconciliation between God and man. He will return in power and glory to judge the world and to consummate His redemptive mission. He now dwells in all believers as the living and ever present Lord.

Genesis 18:1ff.; Psalms 2:7ff.; 110:1ff.; Isaiah 7:14; 53; Matthew 1:18-23; 3:17; 8:29; 11:27; 14:33; 16:16,27; 17:5; 27; 28:1-6,19; Mark 1:1; 3:11; Luke 1:35; 4:41; 22:70; 24:46; John 1:1-18,29; 10:30,38; 11:25-27; 12:44-50; 14:7-11; 16:15-16,28; 17:1- 5, 21-22; 20:1-20,28; Acts 1:9; 2:22-24; 7:55-56; 9:4-5,20; Romans 1:3-4; 3:23-26; 5:6-21; 8:1-3,34; 10:4; 1 Corinthians 1:30; 2:2; 8:6; 15:1-8,24-28; 2 Corinthians 5:19-21; 8:9; Galatians 4:4-5; Ephesians 1:20; 3:11; 4:7-10; Philippians 2:5-11; Colossians 1:13-22; 2:9; 1 Thessalonians 4:14-18; 1 Timothy 2:5-6; 3:16; Titus 2:13-14; Hebrews 1:1-3; 4:14-15; 7:14-28; 9:12-15,24-28; 12:2; 13:8; 1 Peter 2:21-25; 3:22; 1 John 1:7-9; 3:2; 4:14-15; 5:9; 2 John 7-9; Revelation 1:13-16; 5:9-14; 12:10-11; 13:8; 19:16.

C. God the Holy Spirit

The Holy Spirit is the Spirit of God, fully divine. He inspired holy men of old to write the Scriptures. Through illumination He enables men to understand truth. He exalts Christ. He convicts men of sin, of righteousness, and of judgment. He calls men to the Saviour, and effects regeneration. At the moment of regeneration He baptizes every believer into the Body of Christ. He cultivates Christian character, comforts believers, and bestows the spiritual gifts by which they serve God through His church. He seals the believer unto the day of final redemption. His presence in the Christian is the guar- antee that God will bring the believer into the fullness of the stature of Christ. He enlightens and empowers the believer and the church in worship, evangelism, and service.

Genesis 1:2; Judges 14:6; Job 26:13; Psalms 51:11; 139:7ff.; Isaiah 61:1-3; Joel 2:28-32; Matthew 1:18; 3:16; 4:1; 12:28-32; 28:19; Mark 1:10,12; Luke 1:35; 4:1,18-19; 11:13; 12:12; 24:49; John 4:24; 14:16-17,26; 15:26; 16:7-14; Acts 1:8; 2:1-4,38; 4:31; 5:3; 6:3; 7:55; 8:17,39; 10:44; 13:2; 15:28; 16:6; 19:1-6; Romans 8:9-11,14-16,26-27; 1 Corinthians 2:10-14; 3:16; 12:3-11,13; Galatians 4:6; Ephesians 1:13-14; 4:30; 5:18; 1 Thessalonians 5:19; 1 Timothy 3:16; 4:1; 2 Timothy 1:14; 3:16; Hebrews 9:8,14; 2 Peter 1:21; 1 John 4:13; 5:6-7; Revelation 1:10; 22:17.

III. Man

Man is the special creation of God, made in His own image. He created them male and female as the crowning work of His creation. The gift of gender is thus part of the goodness of God's creation. In the beginning man was innocent of sin and was endowed by his Creator with freedom of choice. By his free choice man sinned against God and brought sin into the human race. Through the temptation of Satan man transgressed the command of God, and fell from his origi- nal innocence whereby his posterity inherit a nature and an environment inclined toward sin. Therefore, as soon as they are capable of moral action, they become transgressors and are under condemnation. Only the grace of God can bring man into His holy fellowship and enable man to fulfill the creative purpose of God. The sacredness of

human personality is evident in that God created man in His own image, and in that Christ died for man; therefore, every person of every race possesses full dignity and is worthy of respect and Christian love.

Genesis 1:26-30; 2:5,7,18-22; 3; 9:6; Psalms 1; 8:3-6; 32:1-5; 51:5; Isaiah 6:5; Jeremiah 17:5; Matthew 16:26; Acts 17:26-31; Romans 1:19-32; 3:10-18,23; 5:6,12,19; 6:6; 7:14-25; 8:14-18,29; 1 Corinthians 1:21-31; 15:19,21-22; Ephesians 2:1-22; Colossians 1:21-22; 3:9-11.

IV. Salvation

Salvation involves the redemption of the whole man, and is offered freely to all who accept Jesus Christ as Lord and Saviour, who by His own blood obtained eternal redemption for the believer. In its broadest sense salvation includes regeneration, justification, sanctification, and glorification. There is no salvation apart from personal faith in Jesus Christ as Lord.

A. Regeneration, or the new birth, is a work of God's grace whereby believers become new creatures in Christ Jesus. It is a change of heart wrought by the Holy Spirit through conviction of sin, to which the sinner responds in repentance toward God and faith in the Lord Jesus Christ. Repentance and faith are inseparable experiences of grace.

Repentance is a genuine turning from sin toward God. Faith is the acceptance of Jesus Christ and commitment of the entire person- ality to Him as Lord and Saviour.

- B. Justification is God's gracious and full acquittal upon prin- ciples of His righteousness of all sinners who repent and believe in Christ. Justification brings the believer unto a relationship of peace and favor with God.
- C. Sanctification is the experience, beginning in regeneration, by which the believer is set apart to God's purposes, and is enabled to progress toward moral and spiritual maturity through the presence and power of the Holy Spirit dwelling in him. Growth in grace should continue throughout the regenerate person's life.
- D. Glorification is the culmination of salvation and is the final blessed and abiding state of the redeemed.

Genesis 3:15; Exodus 3:14-17; 6:2-8; Matthew 1:21; 4:17; 16:21-26; 27:22-28:6; Luke 1:68-69; 2:28-32; John 1:11-14,29; 3:3-21,36; 5:24; 10:9,28-29; 15:1-16; 17:17; Acts 2:21; 4:12; 15:11; 16:30-31; 17:30-31; 20:32; Romans 1:16-18; 2:4; 3:23-25; 4:3ff.; 5:8-10; 6:1-23; 8:1-18,29-39; 10:9-10,13; 13:11-14; 1 Corinthians 1:18,30; 6:19-20; 15:10; 2 Corinthians 5:17-20; Galatians 2:20; 3:13; 5:22-25; 6:15; Ephesians 1:7; 2:8-22; 4:11- 16; Philippians 2:12-13; Colossians 1:9-22; 3:1ff.; 1 Thessalonians 5:23-24; 2 Timothy 1:12; Titus 2:11-14; Hebrews 2:1-3; 5:8-9; 9:24-28; 11:1-12:8,14; James 2:14-26; 1 Peter 1:2-23; 1 John 1:6-2:11; Revelation 3:20; 21:1-22:5.

V. God's Purpose of Grace

Election is the gracious purpose of God, according to which He regenerates, justifies, sanctifies, and glorifies sinners. It is consistent with the free agency of man, and comprehends all the means in con- nection with the end. It is the glorious display of God's sovereign goodness, and is infinitely wise, holy, and unchangeable. It excludes boasting and promotes humility.

All true believers endure to the end. Those whom God has accepted in Christ, and sanctified by His Spirit, will never fall away from the state of grace, but shall persevere to the end. Believers may fall into sin through neglect and temptation, whereby they grieve the Spirit, impair their graces and comforts, and bring reproach on the cause of Christ and temporal judgments on themselves; yet they shall be kept by the power of God through faith unto salvation.

Genesis 12:1-3; Exodus 19:5-8; 1 Samuel 8:4-7,19-22; Isaiah 5:1-7; Jeremiah 31:31ff.; Matthew 16:18-19; 21:28-45; 24:22,31; 25:34; Luke 1:68-79; 2:29-32; 19:41-44; 24:44-48; John 1:12-14; 3:16; 5:24; 6:44-45,65; 10:27-29; 15:16; 17:6, 12, 17-18; Acts 20:32; Romans 5:9-10; 8:28-39; 10:12-15; 11:5-7,26-36; 1 Corinthians 1:1-2; 15:24-28; Ephesians 1:4-23; 2:1-10; 3:1-11; Colossians 1:12-14; 2 Thessalonians 2:13-14; 2 Timothy 1:12; 2:10,19; Hebrews 11:39-12:2; James 1:12; 1 Peter 1:2-5,13; 2:4-10; 1 John 1:7-9; 2:19; 3:2.

VI. The Church

A New Testament church of the Lord Jesus Christ is an autonomous local congregation of baptized believers, associated by covenant in the faith and fellowship of the gospel; observing the two ordi- nances of Christ, governed by His laws, exercising the gifts, rights, and privileges invested in them by His Word, and seeking to extend the gospel to the ends of the earth. Each congregation operates under the Lordship of Christ through democratic processes. In such a con- gregation each member is responsible and accountable to Christ as Lord. Its scriptural officers are pastors and deacons. While both men and women are gifted for service in the church, the office of pastor is limited to men as qualified by Scripture.

The New Testament speaks also of the church as the body of Christ which includes all of the redeemed of all the ages, believers from every tribe, and tongue, and people, and nation.

Matthew 16:15-19; 18:15-20; Acts 2:41-42,47; 5:11-14; 6:3-6; 13:1-3; 14:23,27; 15:1-30; 16:5; 20:28; Romans 1:7; 1 Corinthians 1:2; 3:16; 5:4-5; 7:17; 9:13-14; 12; Ephesians 1:22-23; 2:19-22; 3:8-11,21; 5:22-32; Philippians 1:1; Colossians 1:18; 1 Timo- thy 2:9-14; 3:1-15; 4:14; Hebrews 11:39-40; 1 Peter 5:1-4; Revelation 2-3; 21:2-3.

VII. Baptism and the Lord's Supper

Christian baptism is the immersion of a believer in water in the name of the Father, the Son, and the Holy Spirit. It is an act of obedi- ence symbolizing the believer's faith in a crucified, buried, and risen Saviour, the believer's death to sin, the burial of the old life, and the resurrection to walk in newness of life in Christ Jesus. It is a testimony to his faith in the final resurrection of the dead. Being a church ordinance,

it is prerequisite to the privileges of church membership and to the Lord's Supper.

The Lord's Supper is a symbolic act of obedience whereby members of the church, through partaking of the bread and the fruit of the vine, memorialize the death of the Redeemer and anticipate His second coming.

Matthew 3:13-17; 26:26-30; 28:19-20; Mark 1:9-11; 14:22-26; Luke 3:21-22; 22:19- 20; John 3:23; Acts 2:41-42; 8:35-39; 16:30-33; 20:7; Romans 6:3-5; 1 Corinthians 10:16,21; 11:23-29; Colossians 2:12.

VIII. The Lord's Day

The first day of the week is the Lord's Day. It is a Christian institution for regular observance. It commemorates the resurrection of Christ from the dead and should include exercises of worship and spiritual devotion, both public and private. Activities on the Lord's Day should be commensurate with the Christian's conscience under the Lordship of Jesus Christ.

Exodus 20:8-11; Matthew 12:1-12; 28:1ff.; Mark 2:27-28; 16:1-7; Luke 24:1-3,33-36; John 4:21-24; 20:1,19-28; Acts 20:7; Romans 14:5-10; I Corinthians 16:1-2; Colossians 2:16; 3:16; Revelation 1:10.

IX. The Kingdom

The Kingdom of God includes both His general sovereignty over the universe and His particular kingship over men who willfully acknowledge Him as King. Particularly the Kingdom is the realm of salvation into which men enter by trustful, childlike commitment to Jesus Christ. Christians ought to pray and to labor that the Kingdom may come and God's will be done on earth. The full consummation of the Kingdom awaits the return of Jesus Christ and the end of this age.

Genesis 1:1; Isaiah 9:6-7; Jeremiah 23:5-6; Matthew 3:2; 4:8-10,23; 12:25-28; 13:1- 52; 25:31-46; 26:29; Mark 1:14-15; 9:1; Luke 4:43; 8:1; 9:2; 12:31-32; 17:20-21; 23:42; John 3:3; 18:36; Acts 1:6-7; 17:22-31; Romans 5:17; 8:19; 1 Corinthians 15:24-28; Colossians 1:13; Hebrews 11:10,16; 12:28; 1 Peter 2:4-10; 4:13; Revelation 1:6,9; 5:10; 11:15; 21-22.

X. Last Things

God, in His own time and in His own way, will bring the world to its appropriate end. According to His promise, Jesus Christ will return personally and visibly in glory to the earth; the dead will be raised; and Christ will judge all men in righteousness. The unrighteous will be consigned to Hell, the place of everlasting punishment. The righteous in their resurrected and glorified bodies will receive their reward and will dwell forever in Heaven with the Lord.

Isaiah 2:4; 11:9; Matthew 16:27; 18:8-9; 19:28; 24:27,30,36,44; 25:31-46; 26:64; Mark 8:38; 9:43-48; Luke 12:40,48; 16:19-26; 17:22-37; 21:27-28; John 14:1-3; Acts 1:11; 17:31; Romans 14:10; 1 Corinthians 4:5; 15:24-28,35-58; 2 Corinthians 5:10; Philippians 3:20-21; Colossians 1:5; 3:4; 1 Thessalonians 4:14-18; 5:1ff.; 2 Thessalonians 1:7ff.; 2; 1 Timothy 6:14; 2 Timothy 4:1,8; Titus 2:13; Hebrews 9:27-28; James 5:8; 2 Peter 3:7ff.; 1 John 2:28; 3:2; Jude 14; Revelation 1:18; 3:11; 20:1-22:13.

XI. Evangelism and Missions

It is the duty and privilege of every follower of Christ and of every church of the Lord Jesus Christ to endeavor to make disciples of all nations. The new birth of man's spirit by God's Holy Spirit means the birth of love for others. Missionary effort on the part of all rests thus upon a spiritual necessity of the regenerate life, and is expressly and repeatedly commanded in the teachings of Christ. The Lord Jesus Christ has commanded the preaching of the gospel to all nations. It is the duty of every child of God to seek constantly to win the lost to Christ by verbal witness undergirded by a Christian lifestyle, and by other methods in harmony with the gospel of Christ.

Genesis 12:1-3; Exodus 19:5-6; Isaiah 6:1-8; Matthew 9:37-38; 10:5-15; 13:18-30, 37-43; 16:19; 22:9-10; 24:14; 28:18-20; Luke 10:1-18; 24:46-53; John 14:11-12; 15:7-8,16; 17:15; 20:21; Acts 1:8; 2; 8:26-40; 10:42-48; 13:2-3; Romans 10:13-15; Ephesians 3:1-11; 1 Thessalonians 1:8; 2 Timothy 4:5; Hebrews 2:1-3; 11:39-12:2; 1 Peter 2:4-10; Revelation 22:17.

XII. Education

Christianity is the faith of enlightenment and intelligence. In Jesus Christ abide all the treasures of wisdom and knowledge. All sound learning is, therefore, a part of our Christian heritage. The new birth opens all human faculties and creates a thirst for knowledge. Moreover, the cause of education in the Kingdom of Christ is co-ordinate with the causes of missions and general benevolence, and should receive along with these the liberal support of the churches. An adequate system of Christian education is necessary to a complete spiritual program for Christ's people.

In Christian education there should be a proper balance between academic freedom and academic responsibility. Freedom in any orderly relationship of human life is always limited and never absolute. The freedom of a teacher in a Christian school, college, or seminary is limited by the pre-eminence of Jesus Christ, by the authoritative nature of the Scriptures, and by the distinct purpose for which the school exists.

Deuteronomy 4:1,5,9,14; 6:1-10; 31:12-13; Nehemiah 8:1-8; Job 28:28; Psalms 19:7ff.; 119:11; Proverbs 3:13ff.; 4:1-10; 8:1-7,11; 15:14; Ecclesiastes 7:19; Matthew 5:2; 7:24ff.; 28:19-20; Luke 2:40; 1 Corinthians 1:18-31; Ephesians 4:11-16; Philippians 4:8; Colossians 2:3,8-9; 1 Timothy 1:3-7; 2 Timothy 2:15; 3:14-17; Hebrews 5:12-6:3; James 1:5; 3:17.

XIII. Stewardship

God is the source of all blessings, temporal and spiritual; all that we have and are we owe to Him. Christians have a spiritual debtorship to the whole world, a holy trusteeship in the gospel, and a binding stewardship in their possessions. They are therefore under obligation to serve Him with their time, talents, and material possessions; and should recognize all these as entrusted to them to use for the glory of

God and for helping others. According to the Scriptures, Christians should contribute of their means cheerfully, regularly, systematically, proportionately, and liberally for the advancement of the Redeemer's cause on earth.

Genesis 14:20; Leviticus 27:30-32; Deuteronomy 8:18; Malachi 3:8-12; Matthew 6:1-4,19-21; 19:21; 23:23; 25:14-29; Luke 12:16-21,42; 16:1-13; Acts 2:44-47; 5:1-11; 17:24-25; 20:35; Romans 6:6-22; 12:1-2; 1 Corinthians 4:1-2; 6:19-20; 12; 16:1-4; 2 Corinthians 8-9; 12:15; Philippians 4:10-19; 1 Peter 1:18-19.

XIV. Cooperation

Christ's people should, as occasion requires, organize such associations and conventions as may best secure cooperation for the great objects of the Kingdom of God. Such organizations have no author- ity over one another or over the churches. They are voluntary and advisory bodies designed to elicit, combine, and direct the energies of our people in the most effective manner. Members of New Testament churches should cooperate with one another in carrying forward the missionary, educational, and benevolent ministries for the exten- sion of Christ's Kingdom. Christian unity in the New Testament sense is spiritual harmony and voluntary cooperation for common ends by various groups of Christ's people. Cooperation is desirable between the various Christian denominations, when the end to be attained is itself justified, and when such cooperation involves no violation of conscience or compromise of loyalty to Christ and His Word as revealed in the New Testament.

Exodus 17:12; 18:17ff.; Judges 7:21; Ezra 1:3-4; 2:68-69; 5:14-15; Nehemiah 4; 8:1-5; Matthew 10:5-15; 20:1-16; 22:1-10; 28:19-20; Mark 2:3; Luke 10:1ff.; Acts 1:13- 14; 2:1ff.; 4:31-37; 13:2-3; 15:1-35; 1 Corinthians 1:10-17; 3:5-15; 12; 2 Corinthians 8-9; Galatians 1:6-10; Ephesians 4:1-16; Philippians 1:15-18.

XV. The Christian and the Social Order

All Christians are under obligation to seek to make the will of Christ supreme in our own lives and in human society. Means and methods used for the improvement of society and the establishment of righteousness among men can be truly and permanently helpful only when they are rooted in the regeneration of the individual by the saving grace of God in Jesus Christ. In the spirit of Christ, Christians should oppose racism, every form of greed, selfishness, and vice, and all forms of sexual immorality, including adultery, homosexuality, and pornography. We should work to provide for the orphaned, the needy, the abused, the aged, the helpless, and the sick. We should speak on behalf of the unborn and contend for the sanctity of all human life from conception to natural death. Every Christian should seek to bring industry, government, and society as a whole under the sway of the principles of righteousness, truth, and brotherly love. In order to promote these ends Christians should be ready to work with all men of good will in any good cause, always being careful to act in the spirit of love without compromising their loyalty to Christ and His truth.

Exodus 20:3-17; Leviticus 6:2-5; Deuteronomy 10:12; 27:17; Psalm 101:5; Micah

6:8; Zechariah 8:16; Matthew 5:13-16,43-48; 22:36-40; 25:35; Mark 1:29-34; 2:3ff.; 10:21; Luke 4:18-21; 10:27-37; 20:25; John 15:12; 17:15; Romans 12-14; 1 Corinthians 5:9-10; 6:1-7; 7:20-24; 10:23-11:1; Galatians 3:26-28; Ephesians 6:5-9; Colossians 3:12- 17; 1 Thessalonians 3:12; Philemon; James 1:27; 2:8.

XVI. Peace and War

It is the duty of Christians to seek peace with all men on principles of righteousness. In accordance with the spirit and teachings of Christ they should do all in their power to put an end to war.

The true remedy for the war spirit is the gospel of our Lord. The supreme need of the world is the acceptance of His teachings in all the affairs of men and nations, and the practical application of His law of love. Christian people throughout the world should pray for the reign of the Prince of Peace.

Isaiah 2:4; Matthew 5:9,38-48; 6:33; 26:52; Luke 22:36,38; Romans 12:18-19; 13:1-7; 14:19; Hebrews 12:14; James 4:1-2.

XVII. Religious Liberty

God alone is Lord of the conscience, and He has left it free from the doctrines and commandments of men which are contrary to His Word or not contained in it. Church and state should be separate. The state owes to every church protection and full freedom in the pursuit of its spiritual ends. In providing for such freedom no ecclesiastical group or denomination should be favored by the state more than others. Civil government being ordained of God, it is the duty of Christians to render loyal obedience thereto in all things not contrary to the revealed will of God. The church should not resort to the civil power to carry on its work. The gospel of Christ contemplates spiritual means alone for the pursuit of its ends. The state has no right to impose penalties for religious opinions of any kind. The state has no right to impose taxes for the support of any form of religion. A free church in a free state is the Christian ideal, and this implies the right of free and unhindered access to God on the part of all men, and the right to form and propagate opinions in the sphere of religion without interference by the civil power.

Genesis 1:27; 2:7; Matthew 6:6-7, 24; 16:26; 22:21; John 8:36; Acts 4:19-20; Romans 6:1-2; 13:1-7; Galatians 5:1,13; Philippians 3:20; 1 Timothy 2:1-2; James 4:12; 1 Peter 2:12-17; 3:11-17; 4:12-19.

XVIII. The Family

God has ordained the family as the foundational institution of human society. It is composed of persons related to one another by marriage, blood, or adoption.

Marriage is the uniting of one man and one woman in covenant commitment for a lifetime. It is God's unique gift to reveal the union between Christ and His church and to provide for the man and the woman in marriage the framework for intimate companionship, the channel of sexual expression according to biblical standards, and the means for procreation of the human race.

The husband and wife are of equal worth before God, since both are created in God's image. The marriage relationship models the way God relates to His people. A husband is to love his wife as Christ loved the church. He has the God-given responsibility to provide for, to protect, and to lead his family. A wife is to submit herself graciously to the servant leadership of her husband even as the church willingly submits to the headship of Christ. She, being in the image of God as is her husband and thus equal to him, has the God-given responsibility to respect her husband and to serve as his helper in managing the household and nurturing the next generation.

Children, from the moment of conception, are a blessing and heritage from the Lord. Parents are to demonstrate to their children God's pattern for marriage. Parents are to teach their children spiritual and moral values and to lead them, through consistent lifestyle example and loving discipline, to make choices based on biblical truth. Children are to honor and obey their parents.

Genesis 1:26-28; 2:15-25; 3:1-20; Exodus 20:12; Deuteronomy 6:4-9; Joshua 24:15; 1 Samuel 1:26-28; Psalms 51:5; 78:1-8; 127; 128; 139:13-16; Proverbs 1:8; 5:15-20; 6:20-22; 12:4; 13:24; 14:1; 17:6; 18:22; 22:6,15; 23:13-14; 24:3; 29:15,17; 31:10-31; Ecclesiastes 4:9-12; 9:9; Malachi 2:14-16; Matthew 5:31-32; 18:2-5; 19:3-9; Mark 10:6-12; Romans 1:18-32; 1 Corinthians 7:1-16; Ephesians 5:21-33; 6:1-4; Colossians 3:18-21; 1 Timothy 5:8,14; 2 Timothy 1:3-5; Titus 2:3-5; Hebrews 13:4; 1 Peter 3:1-7.

I fully support the Statements as written without mental reservations.
Signature:
I support the Statements except for the area(s) listed and explained on a separate paper. The exceptions represent either disagreements or items for which I have not yet formed an opinion or conviction.
Signature:

APPLICANT'S CERTIFICATION AND AGREEMENT

I understand that Oneida Baptist Institute does not discriminate in its employment practices against any person because of race, color, national or ethnic origin, or disability. Oneida Baptist Institute is a religious educational ministry and may discriminate on the basis of religion. All prospective and current employees must agree with Oneida Baptist Institute's mission statement and must be willing to live their lives in conformity with the Baptist Faith and Message. Failure to do so may result in termination of employment. I further understand that any offer of employment is conditioned on the proof of legal authority to work in the United States.

I hereby certify that the facts set forth in this initial application are true and complete to the best of my knowledge. I understand that discovery of falsification of any statement or significant omission of fact during any phase of the hiring process may prevent me from being hired or if hired may subject me to immediate dismissal.

I authorize Oneida Baptist Institute to inquire about my work and personal history and to verify all data given in my application for employment, related papers, and my oral interviews. I authorize the release and giving of any information requested by Oneida Baptist Institute such as employment records, performance reviews, and personal references. I release any person, organization, or company from liability or damage which may result from furnishing the information requested. I further waive the right to ever personally view any references given to Oneida Baptist Institute.

I acknowledge my employment would be at-will employment.	
I further certify that I have carefully read and do understand the above s	statements.
Signature of Applicant	Date

AUTHORIZATION TO RELEASE REFERENCE INFORMATION

I have made application for a position with Oneida Baptist Institute. I authorize Oneida Baptist Institute to inquire about my work and personal history and to verify all data given in my application for employment, related papers, and my oral interviews.

I authorize the release and giving of any information requested by Oneida Baptist Institute such as employment records, performance reviews, and personal references whether such information is favorable or unfavorable to me.

I release any person, organization, or company from any and all liability, claims, or damages that may directly or indirectly result from the use, disclosure, or release of any such information by any person or party, whether such information is favorable or unfavorable to me.

I further waive the right to ever personally view any references given to Oneida Baptist Institute.

	0	1	,	,	\mathcal{C}		1
I further certif	y that I have	carefully	read and	do underst	and the abo	ove statement	S.
	(D: 1)						
Applicant's Na	ame (Print)						
Applicant's Si	gnature						
Applicant's So	ocial Security	Number					

Date

NOTICE REGARDING BACKGROUND INVESTIGATION

State law authorizes this school to require a criminal history background check and a letter from the Cabinet For Health And Family Services stating the employee is clear to hire based on no findings of substantiated child abuse or neglect found through a background check of child abuse and neglect records as a condition of employment for this type of position.

A consumer report (background screening report) and/or an investigative consumer report -- which may include information concerning your character, employment history, general reputation, personal characteristics, police record, education, qualifications, motor vehicle record, and mode of living -- may be obtained in connection with your application for and/or continued employment with Oneida Baptist Institute. A consumer report and/or an investigative consumer report and Kentucky court record history and a check of child abuse and neglect records maintained by the Kentucky Cabinet for Health and Family Services may be obtained at any time during the application process or during your employment with Oneida Baptist Institute. You have the right, upon written request made within a reasonable time after receipt of this notice, to request disclosure of the nature and scope of any investigative consumer report. Please be advised that the nature and scope of the most common form of investigative consumer report obtained with regard to applicants for employment is an investigation into your education and/or employment history conducted by Safe Hiring Solutions LLC, P.O. Box 295, Danville, IN 46122 888-215-8296 and/or a search of Kentucky court records and/or a check of child abuse and neglect records maintained by the Kentucky Cabinet for Health and Family Services.

AUTHORIZATION

By signing below, I,	of child abuse and neglect i consider this information wh Oneida Baptist Institute. I u	ecords mainta nen making de nderstand tha	ained by the Kentu ecisions regarding t I have rights und	icky Cabinet my employ- er the Fair
Print Name (last, first, middle)				
Social Security Number	-			
Date of Birth (MM/DD/YYYY) (For ID Purposes Only)	Drivers License Number		Drivers License	State
Any other names I have been known by	:			
Current Address:				
Previous Addresses (Last 7 Years):				
Signature		Date		

☐ Check for CA, MN or OK applicants only, if you would like to receive a copy of the consumer report if one is obtained.

DPP-156 (R. 8/2019) 922 KAR 1:470

COMMONWEALTH OF KENTUCKY CABINET FOR HEALTH AND FAMILY SERVICES

Department for Community Based Services

CENTRAL REGISTRY CHECK

FOR THE FOLLOWING TYPES OF EMPLOYMENT OR VOLUNTEERISM, STATE LAW OR

IZINI I	NTUCKY ADMINISTRATIVE REGULATION AUTHORIZES A CHILD ABUSE/NEGLECT (CA/N) ECK AS A CONDITION OF EMPLOYMENT OR VOLUNTEERISM (www.lrc.ky.gov). PLEASE ECK THE CATEGORY LISTED BELOW THAT APPLIES TO YOU FOR WHICH THE CHILD				
CHEC	CK THE CATE	GORY LISTED BELOW THAT APP	LIES TO	YOU FOR	WHICH THE CHILD
		Γ CHECK IS BEING REQUESTED:			
		(Foster/Adoption/Independent Living) Employe	ee or Volun		
		ng Facility Employee or Volunteer		(Required b	y 922 KAR 1:300)
	stitution/Group Ho				
∐ Pul	olic School Employ	ee, Student Teacher, Contractor, or School-Base	ed Decision		
.	D 1:1 (by KRS 160.380)
		Church School Employee or Student Teacher e, Contractor, or Volunteer	(Daguis		by KRS 160.151)
		garding the Care and Custody of a Child	(Requii		A.380-194A.383) by KRS 403.352)
		ity Living (SCL) Employee			by 907 KAR 12:010)
	chelle P. Waiver	Elving (SCE) Employee			by 907 KAR 1:835)
=		Based (HCB) Waiver	(Requir		1:160 and 7:010)
	quired Brain Injury		\ 1		oy 907 KAR 3:090)
Ch	ldren's Advocacy (Center		(Required b	by 922 KAR 1:580)
		ial Advocate (CASA)			y KRS 620.515)
Peı Peı	sonal Care Attenda	nt		(Required b	y 910 KAR 1:090)
PERSO	ONAL INFORM	utory or regulatory authority for the request ATION REGARDING THE INDIVIDUA	AL SUBN		
PERSO NEGL social	ONAL INFORM ECT CHECK (Pi security card, or		AL SUBN		
PERSONEGL	ONAL INFORM ECT CHECK (Pi security card, or	ATION REGARDING THE INDIVIDUA lease print and submit identifying infor birth certificate):	AL SUBN	ich as a copy	
PERSO NEGL social NAMI	DNAL INFORM. ECT CHECK (Property card, or the continuous card)	ATION REGARDING THE INDIVIDUA lease print and submit identifying infor birth certificate):	AL SUBN	ich as a copy	of your <u>driver's license</u>
PERSONEGL Social NAMI	DNAL INFORM. ECT CHECK (P) security card, or E:	ATION REGARDING THE INDIVIDUA lease print and submit identifying infor birth certificate): (middle) (n	AL SUBN	ich as a copy	of your <u>driver's license</u>
PERSONEGL NEGL social NAMI Sex: _ Social	ONAL INFORM. ECT CHECK (P) security card, or E:	ATION REGARDING THE INDIVIDUA lease print and submit identifying infor birth certificate): (middle) (n Date of Birth: ual Taxpayer Identification #:	AL SUBN	ich as a copy	of your <u>driver's license</u>
PERSONEGL Social NAMI Sex: _ Social	ONAL INFORM. ECT CHECK (Place of the continuous continu	ATION REGARDING THE INDIVIDUA lease print and submit identifying infor birth certificate): (middle) (n	AL SUBN	ich as a copy	of your <u>driver's license</u>
PERSONEGL Social NAMI Sex: _ Social	ONAL INFORM. ECT CHECK (P) security card, or E:	ATION REGARDING THE INDIVIDUA lease print and submit identifying infor birth certificate): (middle) (n Date of Birth: ual Taxpayer Identification #:	AL SUBN	ich as a copy	of your <u>driver's license</u>
PERSONEGL Social NAMI Sex: _ Social Date of	ONAL INFORM. ECT CHECK (Property card, or continuous card, or card,	ATION REGARDING THE INDIVIDUA lease print and submit identifying infor birth certificate): (middle) (n Date of Birth: ual Taxpayer Identification #:	AL SUBN mation su	ame/other)	of your <u>driver's license</u> . (last)
PERSONEGL Social NAMI Sex: _ Social Date of	ONAL INFORM. ECT CHECK (Place of the continuous continu	ATION REGARDING THE INDIVIDUA lease print and submit identifying infor birth certificate): (middle) (n	AL SUBN mation su	ame/other) State	of your <u>driver's license</u> . (last)
PERSONEGL Social NAMI Sex: _ Social Date of Presen	DNAL INFORM. ECT CHECK (Property card, or example) Race: Security/Individed finitial Hire: At Address: Lus Add	ATION REGARDING THE INDIVIDUA lease print and submit identifying infor birth certificate): (middle) (n	AL SUBN mation su maiden/nickn	ame/other)	of your driver's license. (last) Zip Code
PERSONEGL Social NAMI Sex: _ Social Date of Presen	ONAL INFORM. ECT CHECK (Property card, or continuous card, or card,	ATION REGARDING THE INDIVIDUA lease print and submit identifying infor birth certificate): (middle) (n Date of Birth: ual Taxpayer Identification #:	AL SUBN mation su maiden/nickn	ame/other) State	of your driver's license. (last) Zip Code
PERSONEGL Social NAMI Sex: _ Social Date of Preser Previous	DNAL INFORM. ECT CHECK (Property card, or example) Race: Security/Individed finitial Hire: At Address: Lus Add	ATION REGARDING THE INDIVIDUA lease print and submit identifying infor birth certificate): (middle) (n Date of Birth: ual Taxpayer Identification #:	AL SUBN mation su naiden/nickn	ame/other) State State	of your driver's license. (last) Zip Code Zip Code
PERSONEGL Social NAMI Sex: _ Social Date of Preser Previous	DNAL INFORM. ECT CHECK (Property card, or card,	ATION REGARDING THE INDIVIDUA lease print and submit identifying infor birth certificate): (middle) (n Date of Birth: ual Taxpayer Identification #: Ci	AL SUBN mation su naiden/nickn	ame/other) State State	of your driver's license. (last) Zip Code Zip Code
PERSONEGL Social NAMI Sex: _ Social Date of Present Previous	DNAL INFORM. ECT CHECK (Property card, or card,	ATION REGARDING THE INDIVIDUA lease print and submit identifying infor birth certificate): (middle) (n Date of Birth: ual Taxpayer Identification #: Ci	AL SUBN mation sumation sumation sumaiden/nickn	ame/other) State State State	Zip Code Zip Code Zip Code
PERSONEGL Social NAMI Sex: _ Social Date of Present Previous	DNAL INFORM. ECT CHECK (Property card, or execurity card, or execurity card, or executive. Race:	ATION REGARDING THE INDIVIDUA lease print and submit identifying infor birth certificate): (middle) (n Date of Birth: ual Taxpayer Identification #: Ci	AL SUBN mation sumation sumation sumaiden/nickn	ame/other) State State State	Zip Code Zip Code Zip Code

Kentucky WINDRIDLED SPIRIT JUNIOR SPIRIT SPI

An Equal Opportunity Employer M/F/D

CENTRAL REGISTRY CHECK

A credit or debit card payment in the amount of ten dollars (\$10.00) must accompany your request to process a Child Abuse or Neglect Check. The Child Abuse or Neglect Check will NOT be processed without payment.

I hereby authorize the Cabinet for Health and Family Services to complete a Child Abuse or Neglect check and to submit the results of the check to me and, on my behalf, to the employer or agency listed below. I also release the Cabinet for Health and Family Services, its officers, agents, and employees, from any liability or damages resulting from the release of this information.

All the information provided is complete and true to the best of my knowledge. I understand if I give false information or do not report all of the information needed, I may be subject to prosecution for fraud.

Signature of the Individual Submitting to the Child Abuse or Neglect Check

Date

The individual authorizing a Child Abuse or Neglect check may submit a CHFS-305, Authorization for Disclosure of Protected Information, authorizing the Cabinet for Health and Family Services to disclose additional information regarding a finding to the employer or agency listed below should the employer or agency request additional information pursuant to 922 KAR 1:510, Authorization for disclosure of protection and permanency records.

In addition to receiving the results myself, I authorize the Cabinet for Health and Family Services to share the results with the following employer or agency:

NAME OF EMPLOYER/AGENCY: ONEIDA BAPTIST INSTITUTE

ADDRESS: P.O. BOX 67 CITY: ONEIDA

STATE: KENTUCKY **ZIP:** 40972 **PHONE:** (606) 847-4111 ext. 257

E-MAIL ADDRESS: julie.tompkins@oneidaschool.org

RESULTS OF CHILD ABUSE OR NEGLECT CH	IECK [FOR OFFICIAL USE ONLY]	
No reportable incident found in accordance with 922 KAR 1:470		
Substantiated child abuse found on the registry	Date of substantiated finding:	
Substantiated child neglect found on the registry	Date of substantiated finding:	
The substantiated abuse or neglect finding relates to sexual abuse, sexual exploitation, a child fatality, near		
fatality, or involuntary termination of parental rights Yes No		
A matter subject to administrative review found in accordance with 922 KAR 1:470		
CHECK CONDUCTED ONBY		

Para información en español, visite <u>www.consumerfinance.gov/learnmore</u> 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 FCRA. For more information, including information about additional rights, go to 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;
 - o you are the victim of identity theft and place a fraud alert in your file;
 - o your file contains inaccurate information as a result of fraud;
 - o you are on public assistance;
 - o 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 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 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.
- 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 form 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).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is

placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- 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.

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:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
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.	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357