



# Superior National Bank

235 Quincy Street PO Box 450, Hancock, MI 49930  
31780 Telegraph Road, Ste. 100, Bingham Farms MI 48025  
Phone: 866.482.0404 Website: www.snb-t.com

## Employment Application

Superior National Bank is an equal opportunity employer that does not discriminate on the basis of race, religion, national origin, ancestry, age, color, sex, gender, gender identity, gender expression, physical or mental disability, medical condition, pregnancy, military or veteran status, marital status, sexual orientation, genetic information or other characteristic protected by applicable law. If you have a disability that impairs your ability to be considered, interviewed or tested for a position, please let us know what accommodations you may require.

**Please sign the following forms included in the application:**

(1) Authorization and Understanding and (2) Disclosure and Release Form - Regarding Consumer Credit Reports

**ANSWER ALL QUESTIONS COMPLETELY AND ACCURATELY**

### Applicant Information

Full Name: \_\_\_\_\_ Date: \_\_\_\_\_  
*Last First M.I.*

Current Address: \_\_\_\_\_  
*Street Address Apartment/Unit #*

\_\_\_\_\_  
*City State ZIP Code*

Permanent Address: \_\_\_\_\_  
*Street Address Apartment/Unit #*  
*If applicable*

\_\_\_\_\_  
*City State ZIP Code*

Phone: \_\_\_\_\_ Email \_\_\_\_\_

Date Available: \_\_\_\_\_ Desired Salary: \$ \_\_\_\_\_

Position Applied for: \_\_\_\_\_

Are you legally authorized to work in the United States? YES  NO  If hired, proof of authorization will be required.

Have you ever worked for this company? YES  NO  If yes, when? \_\_\_\_\_

Do you have friends/relatives working at SNB? YES  NO

If Yes, please list names and relationship: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Education

High School: \_\_\_\_\_ Address: \_\_\_\_\_

From: \_\_\_\_\_ To: \_\_\_\_\_ Did you graduate? YES  NO  Diploma: \_\_\_\_\_

College: \_\_\_\_\_ Address: \_\_\_\_\_

From: \_\_\_\_\_ To: \_\_\_\_\_ Did you graduate? YES  NO  Degree: \_\_\_\_\_

Other: \_\_\_\_\_ Address: \_\_\_\_\_

From: \_\_\_\_\_ To: \_\_\_\_\_ Did you graduate? YES  NO  Degree: \_\_\_\_\_

## References

*Please list three professional references.*

Full Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Company: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

Full Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Company: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

Full Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Company: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

## Previous Employment

Company: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_ Supervisor: \_\_\_\_\_

Job Title: \_\_\_\_\_ Starting Salary: \$ \_\_\_\_\_ Ending Salary: \$ \_\_\_\_\_

Responsibilities: \_\_\_\_\_

From: \_\_\_\_\_ To: \_\_\_\_\_ Reason for Leaving: \_\_\_\_\_

May we contact your previous supervisor for a reference? YES  NO

\_\_\_\_\_

*Previous Employment continued*

Company: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_ Supervisor: \_\_\_\_\_

Job Title: \_\_\_\_\_ Starting Salary: \$ \_\_\_\_\_ Ending Salary: \$ \_\_\_\_\_

Responsibilities: \_\_\_\_\_

From: \_\_\_\_\_ To: \_\_\_\_\_ Reason for Leaving: \_\_\_\_\_

May we contact your previous supervisor for a reference? YES NO

Company: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_ Supervisor: \_\_\_\_\_

Job Title: \_\_\_\_\_ Starting Salary: \$ \_\_\_\_\_ Ending Salary: \$ \_\_\_\_\_

Responsibilities: \_\_\_\_\_

From: \_\_\_\_\_ To: \_\_\_\_\_ Reason for Leaving: \_\_\_\_\_

May we contact your previous supervisor for a reference? YES NO

**Military Service**

Branch: \_\_\_\_\_ From: \_\_\_\_\_ To: \_\_\_\_\_

Rank at Discharge: \_\_\_\_\_ Type of Discharge: \_\_\_\_\_

Reserve Status: \_\_\_\_\_

**General Information**

Note: For regulatory and bonding purposes, you may be fingerprinted, and a background investigation may be conducted. Section 19 of the Federal Deposit Insurance Act generally prohibits an insured depository institution from allowing an individual convicted of a criminal offense involving dishonesty or breach of trust or money laundering, or an individual who has agreed to enter into a pre-trial diversion program in connection with a prosecution for such offense, to participate in the affairs of the Bank.

Do you have any reason(s) to believe you might not be bondable (Check one) YES NO  
If yes, please list and explain.

Have you ever been convicted of a crime or participated in pre-trial diversion program, excluding routine traffic offenses, but including alcohol-related driving offenses? (Check one) YES NO  
If yes, please list and describe.

Are there any felony charges pending against you currently? (Check one) YES NO  
If yes, please list and describe.

**AUTHORIZATION AND UNDERSTANDING**

I certify that the information contained in this application is true and correct. I understand that incomplete, falsification or material omission of any of the information requested on this form or during my pre-employment interview will result in the rejection of this application, or if discovered after my employment, may result in my dismissal. *(Please Initial)*

I authorize Superior National Bank to verify the information I have provided and to make any investigation of my background deemed necessary, both at the time of application and later during my employment, if hired. I understand that the types of investigations which the Bank may perform, including, but may not be limited to, credit history reports and criminal record reports. I understand that I may have to provide further information to assist in these investigations and that I may be fingerprinted. I understand that I have the right to request certain information about the nature and scope of the report, such as the name and address of the agency making the report. I also authorize third parties (such as former employers, law enforcement organizations, financial institutions, educational institutions) contacted by the Bank to furnish any information relevant to my application for employment. I further release all persons and organizations from any and all liability for any and all damages whatsoever for releasing such information. I also waive all written notice from all prior employers related to providing such information. *(Please Initial)*

I have no objection to signing an employment agreement on confidential information. I consent to all medical examinations and drug and alcohol testing required by Superior National Bank, both during the selection process and throughout employment, if I am hired. I understand that refusal to submit to such test(s) will be grounds for refusal to hire me or termination of my employment if already hired. *(Please Initial)*

I understand and agree that employment with the bank is at will and that either Superior National Bank or I can terminate my employment and compensation, with or without cause, and with or without notice, at any time. I acknowledge that no representations, either oral or written, have been made to me to the contrary and that pre-existing understandings which contradict an at-will status of employment are canceled. Further, I understand that only the President has any authority to enter into any agreement for any fixed period of time, or to make any agreement contrary to the foregoing and that any such agreement must be in writing and signed by the President and me. *(Please Initial)*

In consideration of my employment, I agree to conform to the rules, policies, and regulations of Superior National Bank at present and as modified from time to time during my employment, including, without limitation, the agreement to arbitrate any disputes between me and the Bank. *(Please Initial)*

If I am hired, I acknowledge that Superior National Bank reserves the right to search company-owned property, including but not limited to desks, hardware, software, and all data or information stored on computers, telephones, voicemail, mobile devices, etc., at any time, with or without notice and with or without cause. *(Please Initial)*

I understand that any job offer is conditioned upon my proof of my legal authorization to work in the United States. I certify that I have read and understand this application, including all the sections above. I also understand that an incomplete application will not be considered. *(Please Initial)*

I agree not to begin any action or suit relating to employment with Superior National Bank more than six months after the date of the employment action at issue and I waive any statute of limitations to the contrary. *(Please Initial)*

*My signature below indicates that I have read and understood the above paragraphs.*

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



**DO NOT answer this question unless you have been informed about the requirements of the job for which you are applying:**

Are you able to perform, with or without accommodation, the essential functions of the job of which you have applied for? If accommodations are needed, please describe below: YES NO

\_\_\_\_\_

**Disclaimer and Signature**

*I certify that all of my answers on this application are true and complete to the best of my knowledge.*

*If this application leads to employment, I understand that false or misleading information in my application or interview may result in my release.*

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Disclosure and Release Form**  
**Regarding Consumer Credit Reports**

In connection with my application for employment, Superior National Bank may obtain consumer reports concerning me for purposes of my potential employment with Superior National Bank. I hereby authorize Superior National Bank to procure consumer reports concerning me for employment purposes.

I understand that the phrase "consumer reports" in this context means:

Any written, oral or other communication of any information by a consumer reporting agency bearing on a consumer's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing the consumer's eligibility for employment.

I further understand that any procurement or use of consumer reports for employment purposes is governed by the Fair Credit Reporting Act, 15 U.S.C. § 1681-1681u. In addition, I understand that the consumer reporting agency may compile and report public record information to Superior National Bank. I acknowledge that I have been provided with a document entitled "Summary of Your Rights Under the Fair Credit Reporting Act" prior to signing this Disclosure and Release Form.

\_\_\_\_\_  
Print Name Social Security Number  
*(necessary for obtaining report)*

\_\_\_\_\_  
Applicant Signature Date

Para información en español, 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 identity 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 1-888-5-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.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:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates b. Such affiliates that are not banks, saving associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission: Consumer Response Center - FCRA 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 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 c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 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., 8th Floor 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	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357