



PAULDING PUTNAM
ELECTRIC & INTERNET



PETITION PACKET

BOARD ELECTION PROCESS

800-686-2357 | www.PPEC.coop

2025-2026 Trustee Election Instructions

The following checklist is designed to assist trustee candidates with the election process and procedures at Paulding Putnam.

Checklist:

1. Letter from the President & CEO; Important Dates and District Information

2. Review Article III Section 2 (b)– Qualifications for Eligibility to Serve on the Board *(Fill out and return)*

This board policy defines the qualifications necessary for election or appointment to, and service on, the Cooperative's Board of Trustees. The policy also establishes the procedures for implementing the policy.

3. Review Policy B001 (Trustee Duties and Standards of Conduct) and Policy B002 (Conflict of Interest)

Policy B001 explains the fiduciary duties of trustees and clarifies the standards of conduct for which they will be held accountable when serving on the board. Policy B002 spells out those areas where trustees and employees of Paulding Putnam should avoid conflicts of interests.

4. Complete the Personal Profile Information Form *(Fill out and return)*

Profile information will be used to inform the general membership of candidates seeking election to the Board. Candidates may complete the form and return it to the co-op's office located at 401 McDonald, Paulding, Ohio, or email it to skuhn@ppec.coop. Please provide a good quality photo. If you do not have a good quality photo, one of our staff members can take a picture for you. Email skuhn@ppec.coop to arrange a specific time.

5. Review the District Map (pg 4)

Candidates seeking election to the Board of Directors will be provided a map of the district in which they reside. Members seeking election to the board may request petition endorsements only from Paulding Putnam Electric members with electric service in the district in which the candidate resides.

6. Complete the Official Petition Form for Trustee Nomination *(Complete and return)*

Candidates seeking election must submit a petition containing at least 20 member signatures from the district in which they reside. If memberships are jointly held, only one may sign the petition. All signatures on the petition must be legible and the signer must be the name of the account holder. Candidates must complete the petition and return it to the Paulding Putnam office no later than 4:00 p.m. on December 17, 2025.

7. Read the Consumer Credit Rights handout and fill out the Consumer Report

Disclosure and Authorization Form *(Fill out authorization and return, along with copy of ID)*

Candidates seeking election must review the Consumer Credit Rights handout included in this packet (You will keep this form). Candidates must fill out the Consumer Report Disclosure and Authorization Form and return promptly to Paulding Putnam. Completing and passing a background check is in accordance with the co-op Code of Regulation's trustee eligibility requirements.

Documents attached to the checklist:

1. Notice of Trustee Elections - Letter from the President/CEO
2. Article III Section b – Qualifications for Eligibility to Serve on the Board of Trustees
3. Personal Information Form
4. Policy B001 and Policy B002
5. District Map
6. Official Petition for Trustee Nomination Form
7. Consumer Credit Rights Document and Background Check Authorization Form



Notice of Trustee Elections

November 2025

Dear Member,

Thank you for your interest in serving on the Board of Trustees for Paulding Putnam Electric Cooperative, Inc (Paulding Putnam). This letter will briefly outline some of the roles and responsibilities of being a trustee. If you have any questions about becoming a trustee, please do not hesitate to contact our office or to seek the advice of a current trustee.

Paulding Putnam Trustees face many challenges. The Cooperative is a \$120 million corporation with over \$42 million in annual revenue. The electric utility business is complicated, and the cooperative network of utilities can be confusing. Trustees must understand that it is necessary to be committed to the organization and to fellow trustees. The Cooperative requires a professional Board of Trustees committed to preparing to meet member needs far into the future. Trustees do not spend time or get involved with the day-to-day operations of the cooperative; they are instead focused on achieving long-term, strategic goals.

The Cooperative understands trustees must commit a lot of time to the position. Board materials are provided in electronic format using an iPad. Trustees need to have basic computer knowledge and ability. Typical monthly board material packets may contain over 100 pages of reports and financial data. In addition to monthly board packets, trustees can expect to receive regular email communication from the President/CEO.

Training and ongoing education are important to being a good Paulding Putnam Trustee. To be eligible for continued re-election after six years, trustees must complete two levels of board certification from NRECA, our National Rural Electric Cooperative Association. These certificates are Certified Cooperative Director (CCD) and the Board Leadership Certification (BLC). Continuing education is also highly suggested and leads to Director Gold certification. Most of the training is offered in Columbus, OH, and/or Indianapolis, IN, as day trips. The CCD and BLC are required certifications and must be obtained by all trustees.

The Board of Trustees typically meets monthly on the third Thursday. There are other meetings scheduled throughout the year, as well as the previously mentioned education courses. Serving on the board requires a serious commitment. Trustees are not employees of the cooperative, nor do they receive a salary or benefits. Trustees are compensated for their time in meetings and education courses by receiving a per diem of \$450 (additional amounts may be paid depending on certifications received). This includes preparation time outside of normal meetings and training sessions. Trustees are required to be prepared for all meetings and to attend at least 75% of all regularly scheduled meetings.

Board members also receive a monthly stipend of \$150 to cover incidental costs of home equipment, paper, internet, etc.

I want to thank you again for your interest in serving on the Paulding Putnam Board of Trustees. If you have any further questions, please do not hesitate to contact me by calling our office at 800-686-2357.

Sincerely,

A handwritten signature in black ink, appearing to read 'Randy Price'.

Randy Price
President and CEO



Election paperwork is also available on the cooperative's website: www.ppec.coop

Important Dates:

November 17, 2025 – Petition forms are available at Paulding Putnam's office located at 401 McDonald Pike, Paulding, Ohio, and online at www.PPEC.coop

December 17, 2025 – Petitions forms must be filed at the co-op office by 4 p.m.

February 6, 2026 – Trustee election ballots will be mailed to the members.

March 28, 2026 - Trustee election results are announced at Paulding Putnam's Virtual Annual Meeting.

District Information: Districts 1, 6 & 9 are up for election

District 1: Includes Marion, Madison, Monroe, Preble, and Union Townships in Allen and Adams counties, Indiana. This position is held by Joseph Kohnen (incumbent), who is seeking re-election.

District 6: Includes Auglaize, Brown, Latty, and Washington Townships in Paulding County, Ohio; Defiance and Highland Townships in Defiance County, Ohio. This position is held by John Saxton (incumbent), who is seeking re-election.

District 9: Includes Union, Sugar Creek, Pleasant, Riley, and Ottawa Townships in Putnam County, Ohio. This position is held by Ronald Black (incumbent), who is seeking re-election.

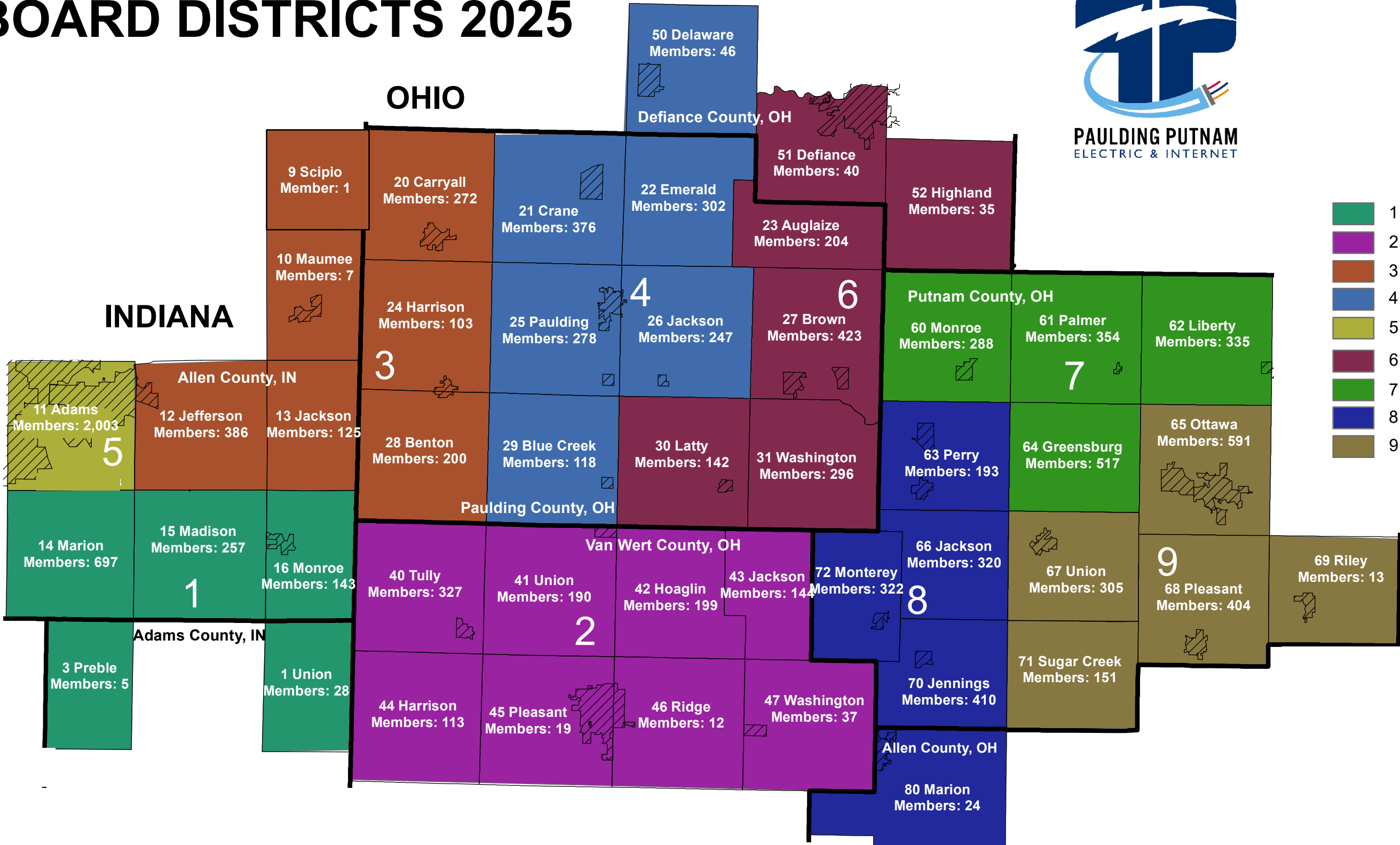
****Informational - do not need to return***

BOARD DISTRICTS 2025



OHIO

INDIANA



		Active Members
1	Joseph Kohnen	1,130
2	William Dowler	1,041
3	Timothy Derck	1,094
4	William Beckman	1,367
5	Steven McMichael	2,003
6	Dr. John Saxton	1,140
7	Ken Niese	1,494
8	Adam Schnipke	1,269
9	Dr. Ronald Black	1,464

**PAULDING PUTNAM ELECTRIC COOPERATIVE, INC.
(PAULDING PUTNAM)
MEMBER NOMINATING PETITION FOR BOARD OF TRUSTEES**

Candidates for Trustee wishing to be placed on the ballot via the petition process must complete the following petition. ALL INFORMATION MUST BE COMPLETED OR THE PETITION WILL BE VOID. Members must provide their name and address, along with their signature to be valid. A minimum of twenty (20) valid members must sign the petition. The completed petition must be received at the Paulding Putnam office no later than ninety (90) days prior to the scheduled Annual Meeting date. **When returning the petition, each candidate must ensure that all information is complete and accurate.** If a candidate has any questions, he/she should contact the President/CEO Randy Price.

I, _____, the undersigned, hereby declare under penalty of election falsification that my voting district is _____, my Paulding Putnam account number is _____, and my residence address is _____; and I am a qualified nominee.

County of Residence: _____ Township: _____

(Signature of Candidate)

(Date)

Trustee Qualifications

Summary Description from Paulding Putnam Code of Regulations, Article III, Section 2 (b): Section 2. (b) Qualifications.

(a) No person shall be eligible to become or remain a member of the board who:

1. is not a member, natural person and legal resident, a minimum of twelve (12) months, in the particular district within the service area of the cooperative which he/she is to represent; or
2. is in any way employed by or financially interested in a competing enterprise or a business selling electric power, energy, broadband services, and/or any other services provided to the members of the cooperative.
3. has been convicted of a felony charge within the past ten (10) years or has had a fiduciary bond revoked, for any reason, within the past ten (10) years.
4. is unable, for any reason, to legally enter into legally binding contract.
5. has an unsatisfactory credit history with the cooperative as demonstrated by three (3) or more late payments in the most recent twelve (12) months.
6. is a close relative to any full-time employee, board member or current nominee for board member of the cooperative, (1) through blood, law, or marriage, as a spouse, child, step-child, father, step-father, mother, step-mother, brother, step-brother, half-brother, sister, step-sister, half-sister, grandparent, grandchild, father-in-law, mother-in-law, brother-in-law, sister-in-law, son-in-law, or daughter-in-law; or (2) resides in the same residence (collectively "close relative"); or an individual qualified and elected, designated or appointed to a position does not become a close relative while serving in the position because of a marriage or legal action to which the individual was not party.
7. has been employed by the cooperative during the past three (3) years, or is currently an employee of the cooperative.
8. is a spouse of a trustee without a break in tenure of three (3) years or more between the terms of such persons.
9. fails to obey any board policy designed to educate and instruct board members.
10. fails to attend at least nine (9) monthly meetings or seventy-five percent (75%) of the regular meetings of trustees within any twelve (12) month period, without approval of the full board of trustees.



PERSONAL PROFILE INFORMATION

Name of Candidate: _____

Address: _____ City: _____ Zip: _____

Home Phone: _____ Cell Phone: _____ Email: _____

Marital Status: _____ Spouse's Name: _____

Occupation: _____ Place of Employment: _____

Number of years as Paulding Putnam Electric member: _____

Community Activities & Memberships: _____

Hobbies & Interests: _____

Please answer the following questions:

1. What do you believe are the challenges affecting the electric utility & broadband industries?

2. What can Paulding Putnam do to manage these challenges?

3. What vision do you have for the future of Paulding Putnam?

4. Why are you interested in serving as a member of the Board of Trustees of Paulding Putnam?

5. Why do you feel that you are qualified to serve as a member on the Board at the co-op?

Signed: _____ Date: _____

With your signature, you authorize Paulding Putnam to publish this information and a photograph in association with trustee elections. Please include a recent head and shoulders photograph with this information. If you need a picture taken, please contact Samantha Kuhn at skuhn@ppec.coop to set up a time for a picture.

OFFICIAL PETITION FOR TRUSTEE NOMINATION

We, the undersigned members in good standing of Paulding Putnam Electric Cooperative, Inc. (Paulding Putnam), hereby petition to nominate as candidate for election to the Board of Trustees:

Candidate Name: _____

Address: _____ City: _____ Zip: _____

For this petition to be valid, it must be signed by at least 20 members from the district in which the candidate resides.
The signatures must be from account holders to be valid.

	Member Name (Print)	Address	Member Signature
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PAULDING PUTNAM ELECTRIC COOPERATIVE, INC.

TRUSTEE DUTIES AND STANDARDS OF CONDUCT

I. OBJECTIVE:

To explain the fiduciary duties of trustees and to clarify the standards of conduct for which they will be held accountable when serving on the Board of Trustees.

II. PREAMBLE:

All of the powers of PPEC are conferred upon and may be exercised by the Board of Trustees, except as reserved to or conferred upon the members by law, the Articles of Incorporation, or the Code of Regulations. It is the purpose of this policy to identify or establish standards whereby such power may be exercised in the best interests of the system.

III. POLICY CONTENT:

A. Legal duties

1. Trustees are subject to legal standards of fiduciary responsibility. These include the duties of care and loyalty.

Under the duty of care, trustees are required to:

- a. Exercise that degree of care that an ordinarily prudent person would exercise under similar circumstances.
- b. Have or acquire the minimum knowledge and skills necessary to direct the affairs of PPEC.
- c. Make every effort to attend all meetings of the Board of Trustees and to study materials sent prior to each board meeting.
- d. Study and adhere to all obligations imposed by the Articles of Incorporation, the Code of Regulations, contractual agreements and board policies.

Under the duty of loyalty, trustees are required to:

- a. Act only in the best long-term interest of PPEC and its members.
- b. Place the interests of PPEC over any personal interests.
- c. Not have any financial interest in a directly competing business.
- d. Avoid the appearance of any conflict of interest.
- e. Avoid any future conflict of interest by refusing to receive any remuneration from any entity proposing to purchase all or substantially all of the assets of PPEC.
- f. Represent and support the interests of PPEC to elected and public officials.
- g. Publicly support decisions of the Board of Trustees except in extraordinary circumstances where the trustee believes that there is a clear and present threat to the survival of PPEC.

2. Pursuant to their fiduciary duties of loyalty and care, trustees are required to protect and hold confidential all non-public information obtained due to their trusteeship position absent the express permission of the Board of Trustees to disclose such information. Accordingly,
 - a. No trustee shall use confidential information for their own personal benefit or to the benefit of persons or entities; and
 - b. No trustee shall disclose confidential information, either during or after their service as a trustee of PPEC, except with authorization of the Board of Trustees or as may be otherwise required by law.
 3. “Confidential Information” is all non-public information entrusted to or obtained by a trustee by reason of their position as a trustee of PPEC. It includes, but is not limited to, non-public information that might be of use to competitors or harmful to PPEC or its members if disclosed, such as:
 - a. Non-public information about PPEC’s financial condition, prospects or plans, its marketing and sales programs and research and development information, as well as information relating to mergers and acquisitions and or divestitures;
 - b. Non-public information concerning possible transactions with other companies or information about PPEC’s members, suppliers or joint venture partners, which PPEC is under obligation to maintain as confidential; and
 - c. Non-public information about discussions and deliberations relating to business issues and decisions, between and among employees, officers and trustees.
- B. Conduct with Respect to Fellow Trustees Regardless of Any Personal Differences Trustees Should:
1. Demonstrate mutual respect.
 2. Allow opportunity for every trustee to be heard on any matter being considered by the Board of Trustees.
 3. Abstain from revealing to persons other than trustees, the President and CEO, or the system's attorney, any differences of positions among trustees on matters considered and acted upon by the Board of Trustees. (This standard does not preclude fair and accurate publication of such differences to the system's members in relation to contests for trustee elections or other matters to be voted upon by the members.)

C. Trustees Access to PPEC Information

1. Any trustee is entitled to have access to PPEC data or information, at reasonable times during the business hours for a proper purpose that is germane to their standing as a member or trustee. This principle is subject to the following:
 - a. All requests for information shall be made to and through the President and CEO. In no case shall such information be sought through other employees, agents, or independent contractors (unless after consultation with and being advised by the system's attorney because an actual or potential criminal activity of the President and CEO is involved).
 - b. In any instance in which a trustee has sought access to information not generally made available or reported to the Board of Trustees, the President and CEO shall report on this at the next meeting of the Board of Trustees.
 - c. Information received by a trustee pursuant to this policy shall not be revealed by them to any other persons (the remaining trustees, President and CEO, and system attorney excepted) unless they are sincerely convinced that they are compelled to do so by legal considerations.
 - d. In no case should a trustee reveal to others information and data they receive if the actual or potential effect of such revelation is to damage the system, including its image, or to enable themselves and/or others to personally profit from.

D. Good Faith and Fair Play

1. Every trustee shall deal in good faith and fair play with every other trustee and the President and CEO in expressing his views, questions and concerns relating to PPEC policies, rates and programs. Good faith and fair play require:
 - a. All trustees should reveal all information or interests that they may have and that may bear upon action being considered by PPEC.
 - b. Those trustees will not so pursue a position, inquiry or motion as to unduly harass or annoy other trustees, the President and CEO, employees, or independent contractors.
 - c. That trustee communications with employees other than the President and CEO shall be casual and conducted on a courteous basis, but not for the purpose of influencing an employee's position or attitude concerning their PPEC-related activities.

E. Community Responsibility and Public Expectations

1. Board members are at all times when, in public situations, represent the Cooperative in a professional manner.
2. Board members are at all times, to be positive advocates for the Cooperative.

3. Board members are expected to uphold the Cooperative Principal of “Concern for Community”.
4. Support the Cooperative, Statewide Associations and National Associations political action and cooperative principals with elected officials or others of potential influence.

F. Other Duties & Responsibilities

1. Board members are expected to keep informed of industry trends and developments through industry publications, research, other articles and Statewide publications.
2. Use personal time to keep informed of industry trends and developments.
3. Use personal equipment, such as cell phones, computers, internet service, etc. to keep informed of industry trends and developments.

IV. RESPONSIBILITY:

1. All candidates, nominees or appointees to the Board of Trustees shall receive a copy of this policy and attest by their signatures to having received the policy.
2. PPEC’s legal counsel shall inform all candidates, nominees, or appointees to the Board of Trustees regarding the terms and conditions of this policy and the personal liability implications resulting from policy violations.
3. To ensure compliance with all policies and to assess board performance the Board of Trustees shall, on an annual basis, conduct a board evaluation. It shall be the responsibility of the Chairman and the Executive Committee to conduct the evaluation and to compile and report the results thereof.
4. All trustees shall annually certify that they have received a copy of this policy, that they understand the policy, and that they are not in any way conflicted with this policy or any other cooperative policy.
5. PPEC’s legal counsel shall review this policy with the Board of Trustees on an annual basis and discuss any personal liability implications resulting from violations.
6. The Board Chairman shall ensure that this policy is followed.

Adopted: January 2006
Revised: August 8, 2006
Revised: September 2015
Revised: September 16, 2021

PAULDING PUTNAM ELECTRIC COOPERATIVE, INC.

CONFLICT OF INTEREST

I. OBJECTIVE:

To spell out those areas where the trustees and employees of PPEC should avoid conflicts of interest, or any appearance of conflict of interest.

II. POLICY CONTENT:

1. Conflicts of Interest as defined in this policy shall be limited to substantial and materials conflicts of interest. Substantial and material conflicts shall be any condition that impacts the judgment of the trustee or employee or any instance where the trustee or employee puts personal interest before the interests of PPEC.
2. Trustees and employees are prohibited from receiving gifts, fees, loans, or favors from suppliers, contractors, consultants, or financial houses, which obligates or induces them to compromise their responsibilities to negotiate, obligate, inspect or audit, or award contracts, with the best interests of PPEC uppermost in mind. This does not prohibit receiving gifts or favors of nominal value or casual entertainment that meet all standards of ethical business conduct, and involves no element of concealment.
3. The complete confidentiality of business information must be respected at all times. Trustees and employees are prohibited from knowingly disclosing such information to those who do not have the need to know, or whose interest may be adverse to PPEC both inside or outside the organization; or in any way using such information for personal gain or advancement; or to the detriment of PPEC; or to individually conduct negotiations or make contacts or inquiries on behalf of PPEC unless officially designated to do so.
4. Trustees and employees are prohibited from acquiring or having a financial interest in any property which PPEC acquires or a direct or indirect financial interest in a supplier, contractor, consultant, or other entity with which PPEC does business. This does not prohibit the ownership of securities in a publicly owned company except in a substantial amount by those in a position to materially influence or affect the business relationship between PPEC and such publicly owned company. Any other interest in or relationship with an outside organization or individual having business dealings with PPEC is prohibited if this interest or relationship might tend to impair the ability of the trustees to serve the best interests of PPEC.

5. If members of the immediate family of a trustee or employee have a financial interest as specified above, such interest shall be fully disclosed to the Board of Trustees which shall decide if such interest should prevent PPEC from entering into a particular transaction, purchase, or employment of services. The term "immediate family" means children, husband, wife, sister, brother, parents, foster, or step-parents, grandparents, aunts, uncles, mother or father-in-law, sister or brother-in-law, or any relative residing in the PPEC's trustees' or employees' households.
6. Every trustee and employee of PPEC is expected to avoid situations which might be construed as conflicts of interest since it is not feasible in a policy statement such as this to describe all the circumstances and conditions that might be or have the potential of being considered conflicts of interest.

III. RESPONSIBILITY:

1. The Board Chairman shall ensure the enforcement of this policy.
2. Actions considered inconsistent with these policies are to be reported to the entire Board of Trustees.
3. Each trustee and employee must disclose any situation, which, in their opinion, violates, may violate, or could appear to violate the intent of this policy.
4. Each trustee shall be required to annually certify that they are in compliance with this policy.

Once elected as a Paulding Putnam Board Member, you'll be required to sign this annual certification. Please review prior to submitting your application. This is for your reference only and doesn't need signed unless you are officially elected.

BOARD OF TRUSTEES ANNUAL CERTIFICATION

I, **Paulding Putnam Trustee**, will above all things be honest and diligent.

I will follow, at all times, Paulding Putnam Electric Cooperative (PPEC) policies, including but not limited of **Conduct (Policy B001)** and **Conflict of Interest (Policy B002)**. Copies of these policies have been provided to me.

I will place the interests of Paulding Putnam above my own personal interests. I will represent the co-op diligently and refuse to surrender my responsibilities to special interests or partisan political groups. I will not expect any special privileges from Paulding Putnam because I am a trustee.

I will give as careful attention to the affairs of Paulding Putnam as I give to my own business. I will not financially interested in any business or agency doing business with PPEC or in any business or agency that has interests adverse to those of PPEC.

I will disclose to my fellow members of PPEC Board of Trustees and the President and CEO any fact, situation, business relationship or official position that constitutes a conflict of interest or may appear to constitute a conflict of interest in any question or issue that may come before the Board of Trustees. All requests (from media or membership) made directly to a member of the Board of Trustees should be immediately forwarded to the President and CEO or in their absence, an authorized spokesperson.

I will give the necessary time to trustees' meetings. I will not interfere with management, but will limit myself to the formulation of business and management policies.

I will do independent and careful thinking. I will be open-minded and realize that the view of individual trustees cannot always prevail. I will recognize that as a board member, I have no legal authority as an individual and that decisions can be made only by a majority vote at a board meeting.

I will not take private action that might compromise the Board of Trustees or management and will not discuss the confidential affairs of PPEC with unauthorized persons or employees other than the President and CEO, unless delegated by the Board of Trustees to do so.

I will study the business of the rural electric program; and I will encourage management to strive for continuous process efficiency; I will meet all educational goals set by board policy to further understand the business and my role.

I will encourage and respect the free expression of opinion in board meetings by my fellow board members and others who seek a hearing before the Board of Trustees.

I will curb emotion and apply reason and common sense to all problems.

I pledge to do my best for PPEC in this position of high honor and trust.

Trustee Signature

Date

***SAMPLE - Only needs signed if elected**

Revised: February 16, 2017
Revised: June 2023

Consumer Credit Rights:

(Information) This is required to distribute as part of the background check.

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

Background Check Disclosure/Authorization – Fill in the highlighted areas and return

Candidate Name: _____

Last

First

Middle

Social Security #: _____

***Please also include a copy of your ID (ex: driver's license) for the verification process.**

CONSUMER REPORT* DISCLOSURE

(*A Consumer Report does not include credit history or a credit check.)

Our disclosure to you:

For employment purposes (hiring, promotion, assignment, and other employment decisions, and includes contractors or volunteers), Paulding Putnam Electric Cooperative, Inc. ("Employer") may obtain consumer reports (referred to as investigative consumer reports in California), or investigative consumer reports, as defined by the federal Fair Credit Reporting Act ("FCRA") regarding you. Employer may obtain these reports through consumer reporting agencies, and these reports may include the following types of information: employment history, accidents, education, licensures and certifications, etc., from the individuals and/or entities holding such information. Such reports may also contain public record information such as, but not limited to criminal records, driving records, workers' compensation claims, judgments, etc., from federal, state, or other agencies maintaining such records. Investigative consumer reports, also conducted by consumer reporting agencies, may be conducted through personal interviews (in California, through "any means") to obtain information about your character, general reputation, personal characteristics, or mode of living. A consumer report may also include results of drug screens required by Employer.

DISCLOSURE OF NATURE AND SCOPE OF INVESTIGATIVE CONSUMER REPORT: The nature and scope of an investigative consumer report may include the information listed above, and may consist of interviews with former employers, business references, personal references, or other individuals/entities regarding your character, general reputation, personal characteristics and mode of living, as well as areas such as your employment history, work experience and performance, attendance records, and reasons for employment termination.

AUTHORIZATION

I HEREBY AUTHORIZE PROCUREMENT OF CONSUMER REPORTS AND INVESTIGATIVE CONSUMER REPORTS. THIS AUTHORIZATION SHALL REMAIN ON FILE AND SHALL SERVE AS ONGOING AUTHORIZATION FOR EMPLOYER TO PROCURE CONSUMER AND INVESTIGATIVE CONSUMER REPORTS AT ANY TIME DURING MY EMPLOYMENT (OR CONTRACT/VOLUNTEER) PERIOD. I ALSO AUTHORIZE EMPLOYERS' SELECTED CONSUMER REPORTING AGENCY, REFCHECK® INFORMATION SERVICES, INC. TO OBTAIN THE INFORMATION LISTED ABOVE.

I AUTHORIZE, WITHOUT RESERVATION, ANY PARTY CONTACTED BY THE CONSUMER REPORTING AGENCY TO OBTAIN AND FURNISH THE ABOVE-LISTED INFORMATION UNDER "DISCLOSURE" SECTION ABOVE.

This Authorization is conditional upon the following representations of my rights:

I understand that I have a right to make a request to the consumer reporting agency: RefCheck® Information Services, Inc., PO Box 424, Powell, OH 43065, 800-510-4010, upon presenting proper identification, regarding the nature and substance of all information in its files on me at the time of my request, including the sources of information, and the Agency will provide a complete and accurate disclosure of the nature and scope of the investigation covered by the consumer or investigative consumer report(s). Note: The nature and scope of the investigation is the same as that listed in the second paragraph under DISCLOSURE OF NATURE AND SCOPE OF INVESTIGATIVE CONSUMER REPORT. The Agency has trained personnel to explain any information in your file to you and if the file contains any information that is coded, such will be explained to you.

The Agency will also disclose to me the recipients of any report on me which the Agency has previously furnished within the two-year period for employment preceding my request (California: three years). However, RefCheck®

does not maintain a database of information to be used for future reports. RefCheck® reports are unique individual reports to which there will only be one recipient, the single employer who requested the report.

California, Minnesota and Oklahoma applicants only: Check this box if you request a copy of any consumer report ordered on you. ☐

Notice to California applicants applying for jobs in California: You have the right, under Section 1786.22 of the California Civil Code, to contact RefCheck® during reasonable hours (9:00 am to 5 pm eastern time zone, Monday through Friday) to obtain all information in your file for your review. You may obtain such information as follows: 1) In person at the Agency's offices (address listed above), by appointment. You may have someone accompany you to the Agency's offices (Agency may require this third person to present reasonable identification). You may be required at the time of such visit to sign an authorization for Agency to disclose to or discuss your information with this third party; 2) By certified mail, if you have previously provided identification in a written request that your file be sent to you or to a third party identified by you; 3) By telephone, if you have previously provided proper identification in writing to the Agency.

If you are a New York applicant: New York applicants for work (not for volunteers or contractors): I acknowledge receipt of a copy of Article 23-A, New York Correction Law. Applicant's initials: N/A_____

I understand that if the report is provided to an employer in the state of Washington, that I can contact the following office for more information regarding my rights under Washington state law in regard to these reports: State of Washington Attorney General, Consumer Protection Division, 800 5th Ave, Ste. 2000, Seattle, Washington 98104-3188, (206) 464-7744.

I acknowledge that I have been provided a copy of the consumer's rights under the Fair Credit Reporting Act.

The following information is being requested in order to conduct a background check on you.

PLEASE PRINT CLEARLY

Applicant Full Name: _____
LAST FIRST MIDDLE

Other Names/Aliases Used: _____

Current Street Address: _____

CITY STATE ZIP CODE

Social Security No.: _____ - _____ - _____ Date of Birth: _____ / _____ / _____
(mm/dd/yyyy)

Driver's License No.: _____ State of Issue: _____

Information appearing on this document will be used by the consumer reporting agency exclusively for the purposes listed above. **Please include a copy of your ID.**

Signature Date