

Serving our community since 1999.

FRISCO RESALE

Where your donations and shopping, support families in crisis, living in our Frisco and Frisco ISD community.



COMMUNITY SERVICE, COURT-APPOINTED VOLUNTEERS:

Thank you for considering Frisco Family Services as a site for completing your court-appointed community service hours. We are committed to the safety of our staff, clients, customers, and volunteers.

It is our policy that all Community Service volunteers must have a criminal background check completed by Frisco Family Services prior to beginning volunteer activities, and annually thereafter so long as they are serving with the organization. If a Community Service volunteer does not complete the background check process within the timeframe provided by Frisco Family Services, the individual will be unable to volunteer until the background check process is complete.

Past criminal convictions do not exclude an individual as a volunteer with Frisco Family Services. The crime, the date it occurred, and the circumstances surrounding the crime will influence this decision. Each situation will be assessed on a case-by-case basis.

Problematic background results may include but are not limited to, the following: felony convictions, crimes against children, crimes of a violent nature, drug or alcohol-related crimes, embezzlement of funds, theft, dishonesty, and crimes of a sexual nature.

Your credit history is NOT a part of this process. A copy of our background check policy is listed below as a reference. Please complete the attached forms and return them to a Frisco Resale store manager, in person or via email to admin@friscocenter.org.

The cost of the background check is \$10.00 and is non-refundable.

Please make the money order or cashier's check payable to Frisco Family Services. The payment must be received prior to processing the background check. The background check fee does not guarantee approval of the community service application.

COMMUNITY SERVICE APPLICATION



FRISCO RESALE

Please Print

____/____/____
Today's Date

First Name Last Name Date of Birth

Address City State Zip Code

Home Phone Mobile Phone Physical Limitations (if any)

Emergency Contact Relationship Phone

Other Languages Spoken Email Address

What is your availability? (Please check all days and times when you are available to volunteer)
2 hour commitment required

Times	Mon	Tues	Wed	Thurs	Fri	Sat	Sun	Other
Morning								
Afternoon								
Evening								

How often are you willing to volunteer?

- 1 x Week 1 x Month Short Notice
 2 x Month Whenever Needed Other _____

Court Information

Name of Probation Officer or Municipal Court Phone Number Fax Number

Offense Total Hours to Complete Date hours must be completed by:

Previous Offense (if any)

Court Appointed Community Service Volunteers:

We appreciate your consideration of Frisco Family Services as a site for completing your court appointed community service hours. FFS offers you opportunities in the following area:

- Resale Store (Monday-Friday, 10 am - 6 pm, Saturday, 9 am-5 pm)

Please read and sign to accept the following guidelines and policies:

All volunteers will have a criminal background check completed by Frisco Family Services prior to beginning volunteer activities and annually thereafter so long as they are serving with the organization. Please note that FFS **does not** include a check of your credit history as part of this process. If the volunteer does not complete the background check process within the timeframe provided by Frisco Family Services, the individual will be unable to volunteer until the background check process is complete.

Past criminal convictions do not necessarily mean an individual cannot volunteer with Frisco Family Services. The crime, the date it occurred and the circumstances surrounding the crime will influence the decision. Each situation will be assessed on a case-by-case basis. Problematic background results may include, but are not limited to, the following: felony convictions, crimes against children, crimes of violent nature, drug or alcohol related crimes, embezzlement of funds, theft, dishonesty and crimes of sexual nature.

Please complete the attached Background Check Consent Form and send the completed form to Volunteer Services Manager via e-mail at volunteer@friscofamilyservices.org. Your information will be kept confidential at all times.

The Background check fee is \$10.00 and it's non-refundable. Please make the money order or cashier's check payable to Frisco Family Services. The payment must be received prior to processing the background check. The background check fee **does not** guarantee approval of the community service application.

COMMUNITY SERVICE APPLICATION



FRISCO RESALE

Please read and sign to accept the following guidelines and policies:

- I will hold in confidence all information regarding clients, donors, volunteer, and records of Frisco Family Services (FFS). I understand no client will be photographed in a manner which would identify them unless the client has given written release.
- I hereby release, acquit, forever discharge, defend and hold harmless FFS, including all directors, members, employees, and representatives of FFS from any and all personal injury, negligence, liability, damages, obligations, claims, actions, causes of actions, losses, and cost of expenses incurred as a result of my participation as volunteer.
- Frisco Family Services is not obligated to provide placement, nor am I required to accept a volunteer position. Opportunities are offered without regard to religion, race, creed, national origin, or gender.
- I certify that I have not received FFS client services within the previous six months.
- I have read and understand the guidelines given to me on the guidelines sheet.
- I understand that I will not be paid for my services.
- I am responsible for submitting the required Background Verification Release Form along with payment.

Signature

Date

Parent/Guardian Signature

Date

(required for those under the age of 18 prior to volunteer service and those under 16 must be accompanied by parent/guardian during service)



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Court-Appointed Community Service Guidelines

Welcome to Frisco Resale. We are glad you have chosen our agency to perform your court-ordered community service. Please read and follow the following guidelines.

Once approved, you will be given a volunteer profile in our volunteer database to sign up for available shifts.

Available Shifts

Monday-Saturday 10:00-12:00, 12:00-2:00, 2:00-4:00

(Minimum 2-hour shifts) You must work your scheduled shift. You must arrive on time and stay until the end of your shift.

Please understand that you may not always get the shift you desire as we schedule according to the needs of the store.

Breaks

If you work 4 or more hours, you may take breaks as follows:

- Working 4-6 hours you may take one 15-minute break.
- Working 6 hours, you may take one 15-minute break and an optional 30-minute lunch break.

On the optional 30-minute lunch break, you **MUST** clock out/in on the computer or app. This does **NOT** count towards your total hours worked.

Dress Code

Please dress appropriately and wear modest clothing suitable for working, lifting, and cleaning. **Shorts must be fingertip length. No leggings, yoga pants, spandex, tank tops, halter tops, strapless tops, or bare midriffs.** No workout clothes, no facial piercings, and no inappropriate slogans on clothing. **Closed-toe shoes are required.**

Guidelines

- Be on time for your shift. **If you are late, you will be turned away and will need to reschedule.** The 3rd time being late you will be asked to find another location to finish your hours.



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- Work the shift you signed up for. If you cannot make the shift, you will need to call the store to let someone know (972-712-7833). If you miss more than 2 shifts, you will no longer be able to complete your hours at this location.
- Come ready to assist staff in the daily functions of the store. You must be able to stand and walk for multiple hours and lift 20 pounds. You may also be working outside in the elements so please dress accordingly (within dress code guidelines). **Standing around will not be tolerated.**
- There is no stashing or hiding anything...this is considered THEFT. You may shop at the end of your shift. Items purchased must have been processed and on the sales floor. You may not shop from the back of the store or donation line.
- Remember to clock in and out of your volunteer database when you come to work. You will not be given credit if you do not clock in or out of the database. You must also sign in on the paper in the volunteer check-in area. If you are dishonest with your time, you will no longer be able to complete your hours at this location.
- If you need a record/letter of your hours, please submit a request allowing us at least 48 hours to provide this for you. You may **NOT** walk in and expect to get a letter immediately. Please call or email for this request.
- Please leave **all personal items in your car, including your purse**. Frisco Family Services is not responsible for lost or stolen items.
- It is **prohibited to be under the influence of drugs or alcohol** when performing community service. If suspected of being under the influence of drugs or alcohol, you will be asked to leave and find somewhere else to complete your hours.
- Volunteers are expected to refrain from personal use of cell phones including personal calls, texting, and playing music. **No earbuds.**

I, _____, acknowledge that I have read and understand all the information above. I understand that my failure to follow these guidelines will result in an immediate termination of my court-appointed community service placement with Frisco Family Services/Frisco Resale.

Signature

Date



Court Appointed Background Verification Release Form

AGENCY INFORMATION

Date	Agency Name Frisco Family Services		
Contact Name Volunteer Services Manager			
Agency's Main Phone Number 972.335.9495		Agency's Fax Number 972.335.9487	

APPLICANT INFORMATION:

Applicant Full Name (Last, First, MI)			Maiden or Other Name(s) Used	
Current Address				
City	State	Zip Code	County	
Social Security Number (required)	Date of Birth	Driver's License Number	State Issued	
Phone Number	<u>EMAIL ADDRESS:</u>			
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Race <input type="checkbox"/> African American <input type="checkbox"/> American Indian <input type="checkbox"/> Anglo <input type="checkbox"/> Asian <input type="checkbox"/> Hispanic <input type="checkbox"/> Other			

I hereby authorize veriFYI and or its Service Provider to request and receive any and all background information about or concerning me, including but not limited to my Criminal History, Social Security Number Trace including a consumer report under the Fair Credit Reporting Act, 15 U.S.C 1681, Driving Record, Employment History, Military Background, Civil Listings, Educational Background, Professional License from any Individual, Corporation, Partnership, Law Enforcement Agency, and other entities including my Present and Past Employers.

The criminal history, as received from the reporting agencies, may include arrest and conviction data as well as plea bargains and deferred adjudications and delinquent conduct as committed as a juvenile. I understand that this information will be used, in part, to determine my eligibility for an employment/volunteer position with this organization. I also understand that as long as I remain an employee or volunteer here, the criminal history check may be repeated at any time. I understand that I will have an opportunity to review the criminal history as received by client/agency and a procedure is available for clarification, if I dispute the record as received. I also understand that the criminal history could contain information presumed to be expunged.

I further release and discharge veriFYI and their Service Provider and all of their Subsidiaries, Affiliates, Officers, Employees, Contract Personnel, or Associates, from any and all claims and liability arising out of any request for information or records pursuant to this authorization, procurement of an investigative consumer report and understand that it may contain information about my character, general reputation, personal characteristics, and mode of living, whichever are applicable.

I understand that I have the right to make written request within a reasonable period of time to VeriFYI for additional information concerning the nature and scope of the investigation. I acknowledge that I have voluntarily provided the above information for employment/volunteer purposes, and I have carefully read and understand this authorization.

Applicant's Signature

Date

Applicant's Printed Name

Parent/Guardian's Signature (if under 18 years of age)

All users of consumer reports must comply with all applicable regulations. Information about applicable regulations currently in effect can be found at the Consumer Financial Protection Bureau's website, www.consumerfinance.gov/learnmore.

NOTICE TO USERS OF CONSUMER REPORTS: OBLIGATIONS OF USERS UNDER THE FCRA

The Fair Credit Reporting Act (FCRA), 15 U.S.C. 1681-1681y, requires that this notice be provided to inform users of consumer reports of their legal obligations. State law may impose additional requirements. The text of the FCRA is set forth in full at the Consumer Financial Protection Bureau's (CFPB) website at www.consumerfinance.gov/learnmore. At the end of this document is a list of United States Code citations for the FCRA. Other information about user duties is also available at the CFPB's website. **Users must consult the relevant provisions of the FCRA for details about their obligations under the FCRA.**

The first section of this summary sets forth the responsibilities imposed by the FCRA on all users of consumer reports. The subsequent sections discuss the duties of users of reports that contain specific types of information, or that are used for certain purposes, and the legal consequences of violations. If you are a furnisher of information to a consumer reporting agency (CRA), you have additional obligations and will receive a separate notice from the CRA describing your duties as a furnisher.

I. OBLIGATIONS OF ALL USERS OF CONSUMER REPORTS

A. Users Must Have a Permissible Purpose

Congress has limited the use of consumer reports to protect consumers' privacy. All users must have a permissible purpose under the FCRA to obtain a consumer report. Section 604 contains a list of the permissible purposes under the law. These are:

- As ordered by a court or a federal grand jury subpoena. Section 604(a)(1)
- As instructed by the consumer in writing. Section 604(a)(2)
- For the extension of credit as a result of an application from a consumer, or the review or collection of a consumer's account. Section 604(a)(3)(A)
- For employment purposes, including hiring and promotion decisions, where the consumer has given written permission. Sections 604(a)(3)(B) and 604(b)
- For the underwriting of insurance as a result of an application from a consumer. Section 604(a)(3)(C)
- When there is a legitimate business need, in connection with a business transaction that is initiated by the consumer. Section 604(a)(3)(F)(i)
- To review a consumer's account to determine whether the consumer continues to meet the terms of the account. Section 604(a)(3)(F)(ii)
- To determine a consumer's eligibility for a license or other benefit granted by a governmental instrumentality required by law to consider an applicant's financial responsibility or status. Section 604(a)(3)(D)
- For use by a potential investor or servicer, or current insurer, in a valuation or assessment of the credit or prepayment risks associated with an existing credit obligation. Section 604(a)(3)(E)
- For use by state and local officials in connection with the determination of child support payments, or modifications and enforcement thereof. Sections 604(a)(4) and 604(a)(5)

In addition, creditors and insurers may obtain certain consumer report information for the purpose of making "prescreened" unsolicited offers of credit or insurance. Section 604(c). The particular obligations of users of "prescreened" information are described in Section VII below.

B. Users Must Provide Certifications

Section 604(f) prohibits any person from obtaining a consumer report from a consumer reporting agency (CRA) unless the person has certified to the CRA the permissible purpose(s) for which the report is being obtained and certifies that the report will not be used for any other purpose.

C. Users Must Notify Consumers When Adverse Actions Are Taken

1. Adverse Actions Based on Information Obtained from a CRA

If a user takes any type of adverse action as defined by the FCRA that is based at least in part on information contained in a consumer report, Section 615(a) requires the user to notify the consumer. The notification may be done in writing, orally, or by electronic means. It must include the following:

- The name, address, and telephone number of the CRA (including a toll-free telephone number, if it is a nationwide CRA) that provided the report.
- A statement that the CRA did not make the adverse decision and is not able to explain why the decision was made.
- A statement setting forth the consumer's right to obtain a free disclosure of the consumer's file from the CRA if the consumer makes a request within 60 days.
- A statement setting forth the consumer's right to dispute directly with the CRA the accuracy or completeness of any information provided by the CRA.

2. Adverse Actions Based on Information Obtained from Third Parties Who Are Not Consumer Reporting Agencies

If a person denies (or increases the charge for) credit for personal, family, or household purposes based either wholly or partly upon information from a person other than a CRA, and the information is the type of consumer information covered by the FCRA, Section 615(b)(1) requires that the user clearly and accurately disclose to the consumer his or her right to be told the nature of the information that was relied upon if the consumer makes a written request within 60 days of notification. The user must provide the disclosure within a reasonable period of time following the consumer's written request.

3. Adverse Actions Based on Information Obtained from Affiliates

If a person takes an adverse action involving insurance, employment, or a credit transaction initiated by the consumer, based on information of the type covered by the FCRA, and this information was obtained from an entity affiliated with the user of the information by common ownership or control, Section 615(b)(2) requires the user to notify the consumer of the adverse action. The notice must inform the consumer that he or she may obtain a disclosure of the nature of the information relied upon by making a written request within 60 days of receiving the adverse action notice. If the consumer makes such a request, the user must disclose the nature of the information not later than 30 days after receiving the request. If consumer report information is shared among affiliates and then used for an adverse action, the user must make an adverse action disclosure as set forth in I.C.1 above.

D. Users Have Obligations When Fraud and Active Duty Military Alerts are in Files

When a consumer has placed a fraud alert, including one relating to identify theft, or an active duty military alert with a nationwide consumer reporting agency as defined in Section 603(p) and resellers, Section 605A(h) imposes limitations on users of reports obtained from the consumer reporting agency in certain circumstances, including the establishment of a new credit plan and the issuance of additional credit cards. For initial fraud alerts and active duty alerts, the user must have reasonable policies and procedures in place to form a belief that the user knows the identity of the applicant or contact the consumer at a telephone number specified by the consumer; in the case of extended fraud alerts, the user must contact the consumer in accordance with the contact information provided in the consumer's alert.

E. Users Have Obligations When Notified of an Address Discrepancy

Section 605(h) requires nationwide CRAs, as defined in Section 603(p), to notify users that request reports when the address for a consumer provided by the user in requesting the report is substantially different from the addresses in the consumer's file. When this occurs, users must comply with regulations specifying the procedures to be followed.

Federal regulations are available at www.consumerfinance.gov/learnmore.

F. Users Have Obligations When Disposing of Records

Section 628 requires that all users of consumer report information have in place procedures to properly dispose of records containing this information. Federal regulations are available at www.consumerfinance.gov/learnmore.

II. CREDITORS MUST MAKE ADDITIONAL DISCLOSURES

If a person uses a consumer report in connection with an application for, or a grant, extension, or provision of, credit to a consumer on material terms that are materially less favorable than the most favorable terms available to a substantial proportion of consumers from or through that person, based in whole or in part on a consumer report, the person must provide a risk-based pricing notice to the consumer in accordance with regulations prescribed by the CFPB.

Section 609(g) requires a disclosure by all persons that make or arrange loans secured by residential real property (one to four units) and that use credit scores. These persons must provide credit scores and other information about credit scores to applicants, including the disclosure set forth in Section 609(g)(1)(D) ("Notice to the Home Loan Applicant").

III. OBLIGATIONS OF USERS WHEN CONSUMER REPORTS ARE OBTAINED FOR EMPLOYMENT PURPOSES

A. Employment Other Than in the Trucking Industry

If the information from a CRA is used for employment purposes, the user has specific duties, which are set forth in Section 604(b) of the FCRA. The user must:

- Make a clear and conspicuous written disclosure to the consumer before the report is obtained, in a document that consists solely of the disclosure, that a consumer report may be obtained.
- Obtain from the consumer prior written authorization. Authorization to access reports during the term of employment may be obtained at the time of employment.
- Certify to the CRA that the above steps have been followed, that the information being obtained will not be used in violation of any federal or state equal opportunity law or regulation, and that, if any adverse action is to be taken based on the consumer report, a copy of the report and a summary of the consumer's rights will be provided to the consumer.
- **Before** taking an adverse action, the user must provide a copy of the report to the consumer as well as the summary of consumer's rights (The user should receive this summary from the CRA.) A Section 615(a) adverse action notice should be sent after the adverse action is taken.

An adverse action notice also is required in employment situations if credit information (other than transactions and experience data) obtained from an affiliate is used to deny employment. Section 615(b)(2).

The procedures for investigative consumer reports and employee misconduct investigations are set forth below.

B. Employment in the Trucking Industry

Special rules apply for truck drivers where the only interaction between the consumer and the potential employer is by mail, telephone, or computer. In this case, the consumer may provide consent orally or electronically, and an adverse action may be made orally, in writing, or electronically. The consumer may obtain a copy of any report relied upon by the trucking company by contacting the company.

IV. OBLIGATIONS WHEN INVESTIGATIVE CONSUMER REPORTS ARE USED

Investigative consumer reports are a special type of consumer report in which information about a consumer's character, general reputation, personal characteristics, and mode of living is obtained through personal interviews by an entity or person that is a consumer reporting agency. Consumers who are the subjects of such reports are given special rights under the FCRA. If a user intends to obtain an investigative consumer report, Section 606 requires the following:

- The user must disclose to the consumer that an investigative consumer report may be obtained. This must be done in a written disclosure that is mailed, or otherwise delivered, to the consumer at some time before or not later than three days after the date on which the report was first requested. The disclosure must include a statement informing the consumer of his or her right to request additional disclosures of the nature and scope of the investigation as described below, and the summary of consumer rights required by Section 609 of the FCRA. (The summary of consumer rights will be provided by the CRA that conducts the investigation.)
- The user must certify to the CRA that the disclosures set forth above have been made and that the user will make the disclosure described below.
- Upon the written request of a consumer made within a reasonable period of time after the disclosures required above, the user must make a complete disclosure of the nature and scope of the investigation. This must be made in a written statement that is mailed or otherwise delivered, to the consumer no later than five days after the date on which the request was received from the consumer or the report was first requested, whichever is later in time.

V. SPECIAL PROCEDURES FOR EMPLOYEE INVESTIGATIONS

Section 603(x) provides special procedures for investigations of suspected misconduct by an employee or for compliance with Federal, state or local laws and regulations or the rules of a self-regulatory organization, and compliance with written policies of the employer. These investigations are not treated as consumer reports so long as the employer or its agent complies with the procedures set forth in Section 603(x), and a summary describing the nature and scope of the inquiry is made to the employee if an adverse action is taken based on the investigation.

VI. OBLIGATIONS OF USERS OF MEDICAL INFORMATION

Section 604(g) limits the use of medical information obtained from consumer reporting agencies (other than payment information that appears in a coded form that does not identify the medical provider). If the information is to be used for an insurance transaction, the consumer must give consent to the user of the report or the information must be coded. If the report is to be used for employment purposes – or in connection with a credit transaction (except as provided in regulations) the consumer must provide specific written consent and the medical information must be relevant. Any user who receives medical information shall not disclose the information to any other person (except where necessary to carry out the purpose for which the information was disclosed, or a permitted by statute, regulation, or order).

VII. OBLIGATIONS OF USERS OF "PRESCREENED" LISTS

The FCRA permits creditors and insurers to obtain limited consumer report information for use in connection with unsolicited offers of credit or insurance under certain circumstances. Sections 603(1), 604(c), 604(e), and 615(d). This practice is known as "prescreening" and typically involves obtaining from a CRA a list of consumers who meet certain pre-established criteria. If any person intends to use prescreened lists, that person must (1) before the offer is made, establish the criteria that will be relied upon to make the offer and to grant credit or insurance, and (2) maintain such criteria on file for a three-year period beginning on the date on which the offer is made to each consumer. In addition, any user must provide with each written solicitation a clear and conspicuous statement that:

- Information contained in a consumer's CRA file was used in connection with the transaction.
 - The consumer received the offer because he or she satisfied the criteria for credit worthiness or insurability used to screen for the offer.
 - Credit or insurance may not be extended if, after the consumer responds, it is determined that the consumer does not meet the criteria used for screening or any applicable criteria bearing on credit worthiness or insurability, or the consumer does not furnish required collateral.
 - The consumer may prohibit the use of information in his or her file in connection with future prescreened offers of credit or insurance by contacting the notification system established by the CRA that provided the report. The statement must include the address and toll-free telephone number of the appropriate notification system.
- In addition, the CFPB has established the format, type size, and manner of the disclosure required by Section 615(d), with which users must comply. The relevant regulation is 12 CFR 1022.54.

VIII. OBLIGATIONS OF RESELLERS

A. Disclosure and Certification Requirements

Section 607(e) requires any person who obtains a consumer report for resale to take the following steps:

- Disclose the identity of the end-user to the source CRA.
- Identify to the source CRA each permissible purpose for which the report will be furnished to the end-user.
- Establish and follow reasonable procedures to ensure that reports are resold only for permissible purposes, including procedures to obtain:
 - (1) the identify of all end-users;
 - (2) certifications from all users of each purpose for which reports will be used; and
 - (3) certifications that reports will not be used for any purpose other than the purpose(s) specified to the reseller. Resellers must make reasonable efforts to verify this information before selling the report.

B. Reinvestigations by Resellers

Under Section 611(f), if a consumer disputes the accuracy or completeness of information in a report prepared by a reseller, the reseller must determine whether this is a result of an action or omission on its part and, if so, correct or delete the information. If not,

the reseller must send the dispute to the source CRA for reinvestigation. When any CRA notifies the reseller of the results of an investigation, the reseller must immediately convey the information to the consumer.

C. Fraud Alerts and Resellers

Section 605A(f) requires resellers who receive fraud alerts or active duty alerts from another consumer reporting agency to include these in their reports.

IX. LIABILITY FOR VIOLATIONS OF THE FCRA

Failure to comply with the FCRA can result in state government or federal government enforcement actions, as well as private lawsuits. Sections 616, 617, and 621. In addition, any person who knowingly and willfully obtains a consumer report under false pretenses may face criminal prosecution. Section 619.

The CFPB's website, www.consumerfinance.gov/learnmore, has more information about the FCRA, including publications for businesses and the full text of the FCRA.

Citations for FCRA sections in the U.S. Code, 15 U.S.C. § 1681 et seq.:

Section 602	15 U.S.C. 1681	Section 615	15 U.S.C. 1681m
Section 603	15 U.S.C. 1681a	Section 616	15 U.S.C. 1681n
Section 604	15 U.S.C. 1681b	Section 617	15 U.S.C. 1681o
Section 605	15 U.S.C. 1681c	Section 618	15 U.S.C. 1681p
Section 605A	15 U.S.C. 1681c-A	Section 619	15 U.S.C. 1681q
Section 605B	15 U.S.C. 1681c-B	Section 620	15 U.S.C. 1681r
Section 606	15 U.S.C. 1681d	Section 621	15 U.S.C. 1681s
Section 607	15 U.S.C. 1681e	Section 622	15 U.S.C. 1681s-1
Section 608	15 U.S.C. 1681f	Section 623	15 U.S.C. 1681s-2
Section 609	15 U.S.C. 1681g	Section 624	15 U.S.C. 1681t
Section 610	15 U.S.C. 1681h	Section 625	15 U.S.C. 1681u
Section 611	15 U.S.C. 1681i	Section 626	15 U.S.C. 1681v
Section 612	15 U.S.C. 1681j	Section 627	15 U.S.C. 1681w
Section 613	15 U.S.C. 1681k	Section 628	15 U.S.C. 1681x
Section 614	15 U.S.C. 1681l	Section 629	15 U.S.C. 1681y