

FCRA Disclosure and Authorization

In connection with your employment or application for employment or contract assignment with Bank of America (the "Bank"), the Bank may obtain, where permitted, one or more consumer reports as defined in the Fair Credit Reporting Act (15 U.S.C. 1681) ("FCRA"). Consumer reports may contain information concerning your criminal history, fingerprint records, character, general reputation, employment history, civil litigation history, credit history, education, academic and professional credentials, qualifications, motor vehicle record, and other background checks, based on the background check requirements for the subject position at the Bank. In some states, such as California, these reports are referred to as "Investigative Consumer Reports".

The Bank may obtain consumer reports from various entities, including, but not limited to

- Equifax Workforce Solutions, ATTN: EDR, 3470 Rider Trail South, Suite 337, Earth City, MO 63045, Telephone (866) 604-6570. Equifax's information and privacy policy can be found at <https://www.theworknumber.com/verifiers/> (link at bottom of page entitled, "Privacy Policy").
- Business Information Group, Inc. (BIG), P.O. Box 541, Southampton, PA, 18966, Telephone (800) 260-1680. Business Information Group's information and privacy policy can be found at <https://www.bigreport.com/> (link at bottom of page entitled, "Legal/Privacy").
- National Student Clearing House, 2300 Dulles Station Blvd, Suite 300, Herndon, VA. 20171, Telephone (703) 318-4043. National Student Clearing House's information and privacy policy can be found at <https://www.studentclearinghouse.org/> (link at bottom of page entitled, "Privacy Policy").

By signing below, you:

- Authorize the Bank to obtain consumer reports about you at any time after receipt of this authorization and throughout your employment, if applicable.
- Agree, as permitted by law, that notices, documents and communications may be provided electronically and will meet the requirements set forth under Federal and/or State law, and agree that a fax or photocopy of this authorization with your signature should be accepted with the same authority as the original.

Yes, I authorize Bank of America to obtain, where permitted, one or more consumer reports for employment purposes.

Name: Kinjalkumar Patel

Date: 02/28/2024

I, Kinjalkumar Patel agree on 02-28-2024 15:14:43 UTC



Other background check information

Important additional information below. Review and acknowledgement is required.

- **State and Local Information and Rights Regarding Background Checks**
- **Fingerprinting and Criminal Background Check**

• **Additional Check for Positions Subject to FINRA**

State and Local Information and Rights Regarding Background Checks

For residents only of each region

California

Please select the appropriate option to indicate if you would like a copy of your consumer report free of charge:

[Yes](#)

By signing below, you also acknowledge receipt of a summary of your rights under the provisions of California Civil Code 1786.22

Summary of Rights to Obtain Additional Information

Maryland

Under Maryland law, an employer may not require or demand, as a condition of employment, prospective employment, or continued employment, that an individual submit to or take a lie detector or similar test. An employer who violates this law is guilty of a misdemeanor and subject to a fine not exceeding \$100.

Massachusetts

It is unlawful in Massachusetts to require or administer a lie detector test as a condition of employment or continued employment. An employer who violates this law shall be subject to criminal penalties and civil liability.

Minnesota

Please select the appropriate option to indicate if you would like a copy of your consumer report free of charge:

[Yes](#)

You have the right, upon request to a consumer reporting agency, to receive a complete and accurate disclosure of the nature and scope of any consumer report the Bank ordered about you. The consumer reporting agency must provide you this disclosure within 5 days after the request for the disclosure was received or the consumer report was requested, whichever date is later.

New York

Upon request, you will be informed whether or not a consumer report was requested by the Bank, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report.

By signing below, you also acknowledge receipt of Article 23-A of the New York Correction Law (New York Article 23A)

New York City

The New York City Stop Credit Discrimination in Employment Act (N.Y.C. Admin. Code 8-102(29), 8-107(9)(d), (24)) permits Bank of America to request and use consumer credit history for employment purposes for positions where credit checks are required by federal or state law, regulation or regulatory authority or a Self Regulating Organization (such as the Financial Industry Regulatory Authority ("FINRA")).

Oklahoma

Please select the appropriate option to indicate if you would like a copy of your consumer report free of charge:

[Yes](#)

Rhode Island

The Bank is subject to the provisions of the Workers Compensation Act of the State of Rhode Island.

Vermont

Please be advised that your credit may be reviewed as part of this application process. Specifically, the basis for review pursuant to Vermont Law (21 V.S.A. § 495i) is due to the Bank's status as a financial institution under subsection § 495i (c)(1)(C).

Fingerprinting and Criminal Background Check

I understand that my employment or contract assignment is contingent upon a satisfactory criminal background check. Bank of America conducts criminal background checks by accessing the criminal history information maintained by the Federal Bureau of Investigations (FBI). The FBI records are accessed through the submission of fingerprints.

By signing below, I consent to be fingerprinted for the purpose of completing the criminal background check required by Bank of America and my position. I understand and agree that Bank of America may rely on this consent to use my fingerprint record to perform new and/or updated background checks during my employment, but only to extent such future use is consistent with the purpose of this consent. If necessary, Bank of America may require me to complete a new fingerprint and criminal background check consent during my employment.

I, Kinjalkumar Patel agree on 02-28-2024 15:15:18 UTC

Name: Kinjalkumar Patel

Date: 02/28/2024



Personal Information

Title	First Name Kinjalkumar	Middle Name
Last Name Patel	Suffix	
Primary Phone Number 4808867323	Secondary Phone Number	Gender Male
Social Security Number 026150518	Birth Date July 15, 1990	
Confirm Social Security Number 026150518	Email Address Kinjal.stream@gmail.com	

Are you currently employed as a contractor with Bank of America or Merrill Lynch?

[No](#)

Other Names

Have you ever been known by any other name(s)?

No

Address History

Address 1

Is this your current address?

Yes

Start of Residency

08/23/2023

Street Address 1

212 Sagecroft Ln

Street Address 2

Street Address 3

Town / City / Province (Residence)

Indian Trail

County

Union

State / Region

North Carolina

Zip Code / Postal Code (Residence)

28079

Country

United States of America

Address 2

Is this your current address?

No

Start of Residency

09/10/2021

End of Residency

08/22/2023

Street Address 1

2305 Manassas Dr

Street Address 2

Street Address 3

Town / City / Province (Residence)

Birmingham

County

Jefferson

State / Region

Alabama

Zip Code / Postal Code (Residence)

35213

Country

United States of America

Address 3

Is this your current address?

No

Start of Residency

01/01/2021

End of Residency

09/10/2021

Street Address 1

22 Bradfords Xing

Street Address 2

Street Address 3

Town / City / Province (Residence)

Brunswick

County

Glynn

State / Region

Georgia

Zip Code / Postal Code (Residence)
31525

Country
United States of America

Address 4

Is this your current address?
No

Start of Residency
01/01/2020

End of Residency
12/31/2020

Street Address 1
347 Woodale Dr Apt 3

Street Address 2

Street Address 3

Town / City / Province (Residence)
Monroe

County
Ouachita Parish

State / Region
Louisiana

Zip Code / Postal Code (Residence)
71203

Country
United States of America

Criminal History

Are you awaiting trial for or have you ever been convicted of a felony or misdemeanor offense?
No

Do you have any pending criminal charges?
No

Have you ever been convicted of a criminal offense, pleaded no contest to charges or agreed to enter in a pre-trial diversion or similar program in lieu of a criminal prosecution for any crime?
No

Have you accepted a disposition of adjudication withheld on any criminal charge?
No

Have you, or a business in which you are/were substantially involved, ever been the subject of any investigation or enforcement proceeding by a local, state or federal financial institution regulator, for example, the Securities Exchange Commission, Federal Trade Commission, Office of the Comptroller of the Currency, or Federal Deposit Insurance Corporation, or any State regulatory agency?
No

Explanation

Have you ever been named as a respondent/defendant in a financial services-related consumer-initiated arbitration or civil litigation which resulted in a judgment against you or was settled for any amount?
No

Explanation

Certification

By providing my electronic signature below, I certify that all information I have provided or will provide as part of the application process, is/will be true and complete. Further, I understand and agree that any one or more of the following will prohibit my employment or assignment or be grounds for dismissal at any time after it is discovered:

- Providing any misinformation (including but not limited to inaccurate dates, job titles, reasons for leaving, etc.);
- Omitting any information; or
- Otherwise causing any inaccuracy to become a part of my application record.

Yes, I certify that all the information I have provided or will provide is/will be true and complete;
I further understand and agree to the information presented. **02/28/2024**

I, Kinjalkumar Patel agree on 02-28-2024 15:29:53 UTC

Name: Kinjalkumar Patel

Date: 02/28/2024

