

## Dispute Resolution Agreement

### Notice To All Applicants

If you wish to be considered for employment with Conn's you must read and sign the following Dispute Resolution Agreement. If you decide to do so, you may review these documents and complete the application. You must, however, sign this agreement if you wish to continue the application process.

### Dispute Resolution Agreement

I recognize that differences may arise between Conn's and me in relation to my application for employment. Both Conn's and I agree to resolve any and all claims, disputes or controversies arising out of or relating to my application or candidacy for employment and/or the terms and conditions of my employment exclusively by final and binding arbitration before a neutral arbitrator pursuant to the American Arbitration Association's Employment Arbitration Rules and Mediation Procedures, a copy of which is available at [www.adr.org](http://www.adr.org) or in the Human Resources Department. By way of example only, some of the types of claims subject to final and binding arbitration include the following: any alleged wrongful decision not to hire me; discrimination or harassment on the basis of age, race, religion, sex, disability, national origin, claims under the Fair Labor Standards Act (FLSA), claims under the Uniformed Services Employment and Reemployment Act (USERRA) or other unlawful basis; for violation of the Fair Credit Reporting Act; for tort claims, including, but not limited to, claims for negligence arising from an employee work related injury in Texas which is subject to Conn's Texas Injury Benefit Plan, or, defamation or the intentional infliction of emotional distress; for the breach of any alleged employment agreement or promises and for alleged retaliation.

The American Arbitration Association's Employment Arbitration Rules, will govern the allocation of costs between the parties unless otherwise agreed.

I understand that neither this agreement nor any other document executed during the application process guarantees employment or continued employment with Conn's. I further understand that my signature to this agreement in no way guarantees that Conn's will accept my application for employment. If Conn's does accept my application for employment and I become employed at Conn's, this agreement in no way alters the "at-will" status of my employment.

Special Note: This agreement and the other documents referenced above affect your legal rights. You should familiarize yourself with all rules and procedures before signing this agreement. You may wish to seek legal advice before signing this agreement.

BY CLICKING "I AGREE" BELOW, I AGREE TO BE BOUND TO THIS AGREEMENT. I UNDERSTAND THAT I MUST ARBITRATE ALL EMPLOYMENT-RELATED CLAIMS AGAINST CONN'S AS DESCRIBED IN CONN'S DISPUTE RESOLUTION PLAN AND THAT I MAY NOT FILE A LAWSUIT IN COURT.

Click to Agree

Yes

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

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

## eSignature Consent

Thank you for applying with Conn Appliances, Inc. (Conn's). Please take a moment to review and approve the following:

### ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking the 'I agree' button at the bottom of this document.

#### Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You may request delivery of such paper copies from us by following the procedure described below.

#### Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

#### Consequences of changing your mind

If you elect to receive notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send any notices or disclosures to you in paper format.

#### All notices and disclosures may be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we may provide electronically to you all notices, disclosures, authorizations, acknowledgements, and other documents that are to be provided or made available to you. You can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

#### How to contact Conn's

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows: To contact us by email send messages to: [career@conns.com](mailto:career@conns.com)

#### To advise Conn's of your new e-mail address

To let us know of a change in your e-mail address where we should send notices and disclosures electronically to you, you must send an email message to us at [career@conns.com](mailto:career@conns.com) and in the body of such request you must state: your previous e-mail address, your new e-mail address. We do not require any other information from you to change your email address.

#### To request paper copies from Conn's

To request delivery from us of paper copies of the notices and disclosures available to you electronically, you must send us an e-mail to [career@conns.com](mailto:career@conns.com) and in the body of such request you must state your e-mail address, full name, US Postal address, and telephone number. Where permitted, Conn's may elect to bill you for expenses related to the printing and shipping of any documents requested.

#### To withdraw your consent with Conn's

To inform us that you no longer want to receive future notices and disclosures in electronic format you may:

Send us an e-mail to [career@conns.com](mailto:career@conns.com) and in the body of such request you must state your e-mail, full name, US Postal Address and telephone number. We do not need any other information from you to withdraw consent. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process.

#### Acknowledging your access and consent to receive materials electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we may provide to you, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this notice by visiting [conns.com/careers-at-conns](http://conns.com/careers-at-conns) for your future reference and access or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format on the terms and conditions described above, please let us know by clicking the 'I agree' button below.

By checking the 'I Agree' box, I confirm that:

I can access and read this Electronic CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC RECORD AND SIGNATURE DISCLOSURES document; and I can print on paper the disclosure or save or send the disclosure to a place where I can print it for future reference and access; and until or unless I notify Conn's as described above, I consent to receive through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to me by Conn's.

I agree and understand that by signing or agreeing to a document electronically, such signature or agreement will be treated as my legal signature.

**Supported Browsers:** Chrome, Firefox, Safari, Internet Explorer 9+, and Microsoft Edge.

Click to Agree

Yes

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

## DISCLOSURE REGARDING BACKGROUND INVESTIGATION

### **DISCLOSURE REGARDING BACKGROUND INVESTIGATION**

Conn Appliances, Inc. [Conn's] ("the Company") may obtain information about you from a third party consumer reporting agency for employment purposes. Thus, you may be the subject of a "consumer report" which may include information about your character, general reputation, personal characteristics, and/or mode of living. These reports may contain information regarding your credit history, criminal history, social security verification, motor vehicle records ("driving records"), verification of your education or employment history, or other background checks.

You have the right, upon written request made within a reasonable time, to request whether a consumer report has been run about you and to request a copy of your report. These searches will be conducted by **Global HR Research, 9530 Marketplace Road, Suite 301, Fort Myers, FL 33912, Toll Free: 1-800-790-1205; [www.ghrr.com](http://www.ghrr.com)**.

## FCRA NOTICE

Para informacion en espanol, 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).
- **You have the right to obtain a security freeze.** You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

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

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

Click to Agree

Yes

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

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

## Additional Information about the Fair Credit Reporting Act

The Summary of Your Rights provided above does not reflect certain amendments contained in the Consumer Reporting Employment Clarification Act of 1998. The following additional information may be important for you:

- Records of convictions of crimes can be reported regardless of when they occurred.
- If you apply for a job that is covered by the Department of Transportation's authority to establish qualifications and the maximum hours for that job and you apply by mail, telephone, computer, or other similar means, your consent to a consumer report may validly be obtained orally, in writing, or electronically. If an adverse action is taken against you because of a consumer report for which you gave your consent over the telephone, computer, or similar means, you may be informed of the adverse action and the name, address and phone number of the consumer reporting agency, orally, in writing, or electronically.

By entering my name, I agree that I have reviewed and understand the information above related to my rights under the Fair Credit Reporting Act.

Click to Agree

Yes

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

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

## Authorization to Obtain Consumer Reports and Investigative Consumer Reports under the Fair Credit Reporting Act

I acknowledge that I have received and read the *Fair Credit Reporting Act Background Check Disclosure, A Summary of Your Rights Under the Fair Credit Reporting Act* and this authorization, and I understand the documents I have received.

I hereby authorize Conn Appliances, Inc. (Conn's) and its authorized agents to obtain or prepare consumer reports and investigative consumer reports for employment purposes at any time after receipt of this authorization, including, if hired, any time that I may be employed by Conn's.

I hereby authorize law enforcement agencies, public and private schools, federal, state and local agencies and courts, credit bureaus, information bureaus, current and former employers, financial institutions, licensing agencies, governmental agencies, the military, and other individuals and entities to provide any and all information that is requested by The Cole Group, other consumer reporting agencies, or Conn's.

I understand that any information I provide below, in an employment application or that I otherwise disclose during my employment may be used to obtain consumer reports and investigative consumer reports.

### READ, ACKNOWLEDGED AND AUTHORIZED

Applicant Name: \_\_\_\_\_  
(Please print)

Other Names Used: \_\_\_\_\_

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

City/State/Zip code: \_\_\_\_\_

Social Security #: \_\_\_\_\_

Driver's License # & Issuing State: \_\_\_\_\_

For **Oklahoma applicants only**, if you would like to receive a copy of the consumer report, if one is obtained, please check this box

\*I understand the above and by completing and checking this box I confirm that I consent to the release for background reports as part of my employment application. Applicant

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

I specifically authorize the release of all available personal information, data and records from the following sources: Former employers, individuals, United States, district courts; city, county, and state district courts, industrial accident boards, state attorney general's office, department of public safety (state police), educational institutions, federal bureaus and credit reporting agencies, and other agencies or agents used by Conn's to investigate employment history or qualifications for employment.

I understand that any inaccurate information provided about me shall not be the responsibility of Conn's and that sole responsibility shall be attributed to the reporting agency.

I further authorize use of breathalyzer and/or collection of my urine to determine the use of alcohol, drugs or controlled substances. In addition, I authorize the release of this information to authorized representatives of Conn's.

I understand that the above sources will be utilized to determine my employability and I have carefully read and agree to all of the foregoing.

I CERTIFY THAT ALL OF THE INFORMATION PROVIDED BY ME ON MY EMPLOYMENT APPLICATION IS TRUE AND COMPLETE

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

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

Please review your application to ensure all fields are complete. You can review your application by clicking the Personal Information and clicking through each section of the application.