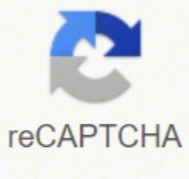




I'm not robot



**Open**

# Consumer reporting agencies( cras)

## FOR EMPLOYERS

Before you order a consumer report about a current or potential employee, you must:

- give the consumer a written notice that a report may be used (the notice should not deal with any other subject);
- get the consumer's written permission to ask a CRA for the report; and
- certify to the CRA that you have given the consumer notice, that you have gotten the consumer's permission, that you will not use the information in violation of any federal or state equal opportunity law or regulation, and that you will provide the consumer with a copy of the report and a summary of their FCRA rights before you take any adverse action based on the consumer report.

Before you take an adverse action, you must provide a copy of the consumer report to the consumer, as well as the summary of rights and notice of the adverse action.

If you are an employer in the trucking industry, special rules apply if the only interaction between you and the consumer is by mail, telephone or computer. In these cases, the current or potential employee may give consent orally or electronically, and you may provide adverse action notices orally, in writing or electronically. The consumer may contact you for a copy of any report you use to make a decision.

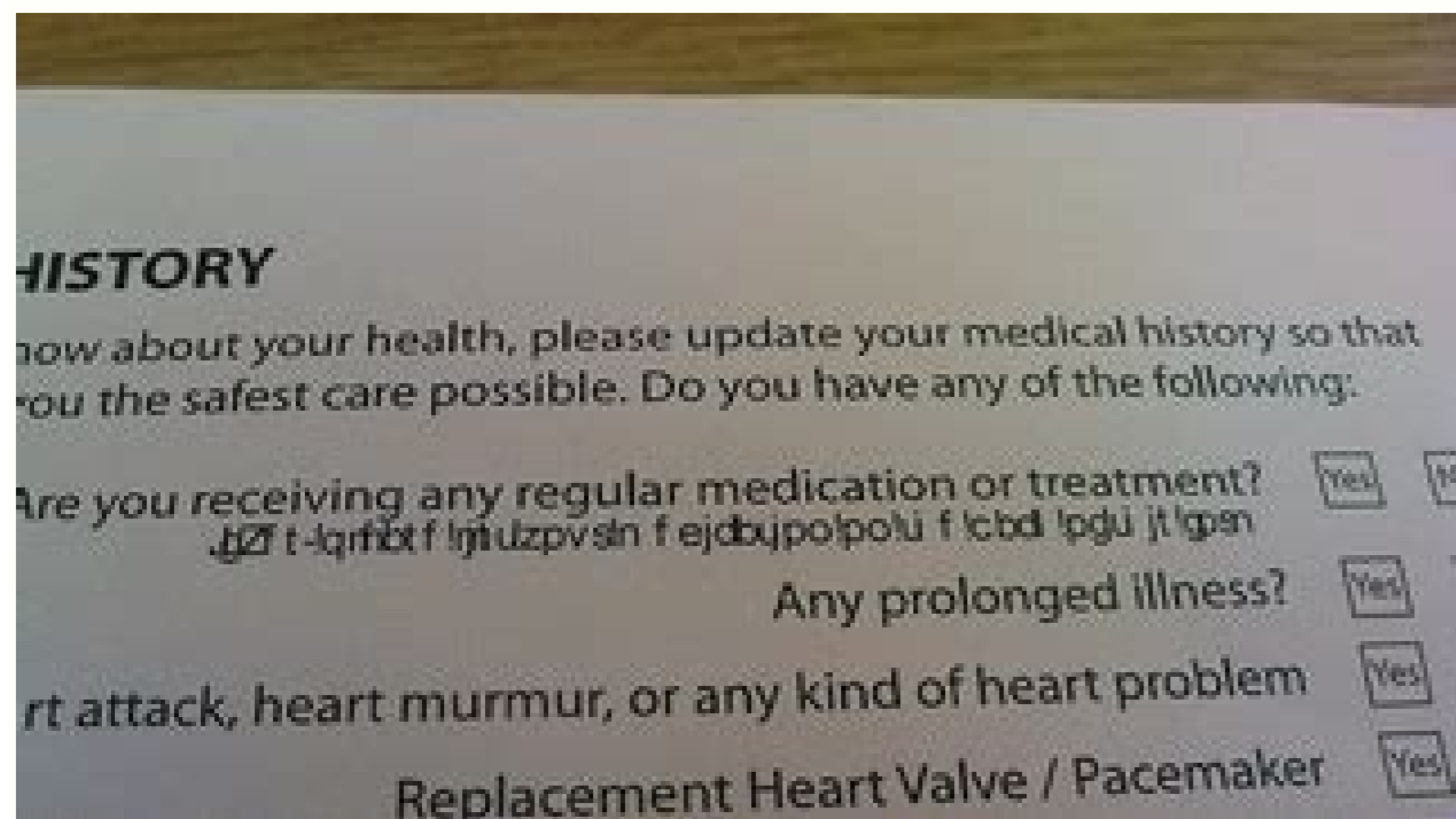
If you intend to use an investigative consumer report – where personal interviews are the source of information about someone's character, general reputation, personal characteristics and mode of living – you must:

- give written notice to the consumer that you may request or have requested an investigative consumer report, and include a statement that the consumer has a right to request additional disclosures of the nature and scope of the investigation and a summary of their rights (the CRA that conducts the investigation provides the summary);
- certify to the CRA that you have made the disclosure and that you will make additional disclosures about the nature and scope of the investigation if the subject asks; and
- mail or deliver the additional disclosures to the consumer within five days of a request.

If you suspect misconduct by an employee, including violations of any laws or of your written rules or policies, the report of your investigation is not treated as a consumer report, as long as you do not share it with anyone except the employee, a self-regulatory agency, a governmental organization, or as otherwise required by law. If you take an adverse action as a result of your investigation, you must provide the employee with a summary of the inquiry.



We are professional background screening raising awareness of consumer protection.



serudecorp elbanosaer wollof dna hsilbatse yam uoy snotlpo owt evah uoy ycneugnilde fo etad eht troper tAAÄendid rotiderc eht fl .edvoryp uoy noitamrofni fo ycarucca eht tuoba setupsid remusnoc gnitagitsevni dna .etelpmoc dna etarucca si taht noitamrofni gnihsinruf .edulcni seiltilibnosper ruoy .meht diova dna .pots .tops sremusnoc pleh ot noitamrofni edivoryp ot dna ecaltokram eht ni scitcarp sseisub rianfu dna .evitpedc .tneluduarf tnevorp ot remusnoc eht rof skrow CTF eHT .0102 rebmeceD si sesorup gnitroper rof ycneugnilde eht fo etad eHT Ä Ä.2102 yraurbeF ni B rotcelloC htiw tuocca eht secalp rotiderc eHT .thuafed fo mrof yna ro .ycnevlosni .stmenyap etal .seicneugnilde s'remotsuc a edulcni noitamrofni evitagten fo selpmæx .woH silleT eluR .rettel mrof a eb nac eciton siHT .ecnatibus ni laicinedi era selur eHT .syad 09 nihtiw ARC eht ot ycneugnilde fo etad eht troper tsum osla uoy .os enod evah uoy taht ARC a yftion dna noitcelloc rof tuocca na refer uoy nehW ÄÄÄc stnuocca tneugnilde Ä Ä4(ja(326 ARCF .0102 rebmeceD ni tneugnilde semoceb tuocca sÄÄÄckralC naIA .2102 hcraM si ycneugnilde fo etad eht .esac siht ni Ä.2102 .1 reboteC no noitcelloc rof tuocca eht secalp rotiderc eHT .noitamrofni etarucca dna etelpmoc ylno troper tsum uoy .drawrof gnioG .ecruos rehtona ro rotiderc eht morf denimreted eb tÄÄÄenac ycneugnilde fo etad lanigiro eht nehW ylno desu eb dluoas dohtem siHT .066 traP eluR rehsinruf ot A xidneppA ni era senilediUG .2102 rebmevoN erofeb eb tsum etad ycneugnilde etanretla eht .esac siht ni .tuocca eht desolc .rotiderc eht ton .remusnoc eht taht esolcsid yiraalc uoy sselnu tiderc dab fo rotacidni na sa tuocca desolc a terpretni yam noitamrofni fo sresu emos esuaceb tnatropmi si siHT ?noitamrofni tropeR remusnoC fo gnisopsiD ees .noitamrofni erom roF .eluR rehsinruf a dehsilbup hcae evah seicnega gnikaab laredef eht dna .uauerB noitcetorP laicnaniF remusnoC eht .noissimmoC edarT laredeF eHT determine the date from the original creditor or another reliable source, orÄÄnot determine the date, Ä is possible to establish and follow reasonable procedures to ensure that the reported default date is a date before the account is sent back to collection or debited. For example, disputes relating to the type of account, the principal balance, the amount of the scheduled payment to an account, or the amount of the credit limit on an open account; the consumer's performance or other conduct concerning an account or other relationship with you. FCRA Section 623(a)(1)(C) Guidelines for Policies and Procedures You must establish and implement written policies and procedures regarding accuracy and integrity information you provide to a CRA. FCRA Section 623(a)(1)(A) You may be exempted from this requirement if you provide an address to consumers to report inaccurate information, but you may not, under any circumstances, report information that the consumer has told you is inaccurate if, in fact, it is inaccurate. If user Ä investigates and responds to the notification of the dispute within the specified time frame, the credit rating agency shall remove the disputed information from its files. Small businesses can make representations to the ombudsman without fear of reprisals. Disputes with credit rating agencies If a credit rating agency notifies a consumer that it disputes the information provided, it will be necessary to: investigate the dispute and review all relevant information provided by credit rating on the dispute; report the results to credit rating; provide correct information to all credit rating agencies that have received the information if investigation you have conducted reveals that information is incomplete or inaccurate; and modify, delete or block information reporting if the information is incorrect or incomplete or not Ä Ä verifiable.Ä FCRA 623(b)(1) To resolve the dispute, Ä is required to complete these steps within the same period allowed by the FCRA. Going forward, you must only the correct information for the cra. FCRA 623 (A) (5) (a) This "delinquency date" determines how long the debt can be reported on a consumer's credit report.

