

## FCRA Employment Statutory Citations

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It's always important to know where to look for further details about your institution's responsibilities with regard to any law or regulation. Carefully review all

departments and business units in your organization to identify any employment-related access to and use of consumer reports. For your convenience, we have compiled a list

of the major sections of FCRA pertaining to potential employment, promotion, reassignment or retention as an employee or contractor.

CITATION	FCRA SECTION	FAIR CREDIT REPORTING ACT EMPLOYMENT PROVISION
15 USC §1681a(d)	Section 603	Defines a "consumer report" to mean any written, oral, or other communication of any information by a consumer reporting agency bearing on a consumer's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living
15 USC §1681a(h)	Section 603	Defines "employment purposes" to include evaluating a consumer for potential employment, promotion, reassignment or retention as an employee
15 USC §1681b(a)(3)(B)	Section 604	Permissible purpose for consumer reports, including access by an employer following written authorization by applicant or employee and certain disclosures and certifications by the employer
15 USC §1681b(b)(1)(a)	Section 604	Certifications from employers that individuals gave prior written consent to pull credit and that consumer report information will not be used in violation of any applicable Federal or State equal employment opportunity law or regulation
15 USC §1681b(b)(1)(B)	Section 604	Provision of summary of consumer rights to employers as a condition of furnishing and using consumer reports for employment purposes
15 USC §1681b(b)(2)	Section 604	Required disclosure that a consumer report may be obtained for employment purposes in a separate document (not combined with application) before employers can get an applicant's or employee's consumer report
15 USC §1681c	Section 605	Information excluded from consumer reports due to identity theft, negative information older than 7 years except for bankruptcies which can be reported for 10 years
15 USC §1681e(a)	Section 607	Required User identity verification and permissible purpose certification
15 USC §1681e(b)	Section 607	Consumer reporting agencies' obligation to follow reasonable procedures to assure maximum possible accuracy of information
15 USC §1681e(d)	Section 607	Consumer reporting agencies must notify User of its responsibilities to access and use confidential consumer information only for permissible purposes
15 USC §1681g(a)	Section 609	Consumer reporting agencies' obligation to disclose to consumers all information in their individual consumer file
15 USC §1681g(c)(2)	Section 609	Consumer reporting agencies' obligation to provide consumers with a summary of rights to contest information in the individual's credit report to ensure accuracy
15 USC §1681h	Section 610	Form of disclosure to consumers of their individual consumer file
15 USC § 1681i	Section 611	Consumers' right to challenge information they believe is inaccurate and consumer reporting agencies' obligation to reinvestigate
15 USC § 1681j	Section 612	Charges for disclosures to consumers of information in their files
15 USC § 1681k	Section 613	Requirements when reports include public record information used for employment purposes, including "strict procedures" to ensure information is complete and up to date, with an option to notify the consumer of who requested potentially negative public record information