

EMPLOYERS CONDUCTING BACKGROUND CHECKS MUST PROVIDE NEW NOTICES TO JOB APPLICANTS AND EMPLOYEES

October 2, 2012

Effective January 1, 2013, employers and consumer reporting agencies conducting background checks will be required to issue revised Fair Credit Reporting Act notices. The notices were primarily modified to reflect that the newly created Consumer Financial Protection Board will interpret the Fair Credit Reporting Act instead of the Federal Trade Commission.

The following notice forms have been modified:

1. The “Summary of Consumer Rights Under the Fair Credit Reporting Act” notice, which must be issued to employees and job applicants prior to any adverse action being taken against them and in certain other circumstances
2. The “Notice to Users of Consumer Reports of Their Obligations Under the Fair Credit Reporting Act,” which is provided by consumer reporting agencies to users of the investigative reports, such as employers
3. The “Notice to Furnishers of Information of Their Obligations Under the Fair Labor Standards Act,” which is provided to all persons that furnish information to consumer reporting agencies

The new notices are available [here](#).

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