



FCRA and Background Screening Co-Chair Discusses CFPB's Updated "Summary of Your Rights Under the Fair Credit Reporting Act" Notice

News

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In an interview with *SHRM*, **Michelli Rivera** discusses the Consumer Financial Protection Bureau's (CFPB) updated "Summary of Your Rights Under the Fair Credit Reporting Act" notice for consumer reporting agencies and background check users to incorporate into their screening processes.

Michelli explains that "[b]efore employers can take an adverse employment action, based in whole or in part on information in a background-check report, the FCRA requires employers to follow a pre-adverse/adverse action process." She adds that "[d]uring this process, employers are required to provide applicants and workers with a copy of their report, a summary of their rights under the FCRA and other FCRA information."

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