FCRA Update

Insights
5.09.05

The Federal Trade Commission has revised their "Summary of Your Rights Under the Fair Credit Reporting Act" in English and Spanish. This is the document which an employer must give to an employee/applicant, along with a copy of the person's consumer report, if the employer is going to take adverse action based on the report. There is no requirement to produce the "Summary of Your Rights" in Spanish. Instead, the required document adds an introductory statement in Spanish directing consumers to the FTC to obtain Spanish-language information. While the Spanish version of the Summary is not required, the FTC "encourages those businesses serving Spanish-speaking consumers to provide the Summary in Spanish." Click here to access the FTC's website where both the English and Spanish versions are available.

Service Focus

FCRA and Background Screening

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