



Fair Credit Reporting Act Compliance Update

On September 12, 2018, the Bureau of Consumer Financial Protection (BCFP) issued an interim Final Rule, and published an updated model Fair Credit Reporting Act (FCRA) Summary of Rights form, “incorporating the new required notice and the change to the minimum duration of initial fraud alerts.” The FCRA applies when an employer engages a third party to provide criminal background information on applicants or employees.

FCRA compliance now requires using the new FCRA Summary of Consumer Rights form located at https://files.consumerfinance.gov/f/documents/bcfp_consumer-rights-summary_2018-09.docx. Apart from the new Summary of Consumer Rights form, the interim final rule does not affect or change the requirements for FCRA compliance.

If you have any questions regarding the FCRA or this update, please contact a member of the Firm’s Labor and Employment Law Practice Group.



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