



FCRA Downloadable Forms

DISCLAIMER

THESE FORMS ARE NOT MEANT TO PROVIDE LEGAL ADVICE OF ANY KIND. LEGAL ADVICE SHOULD BE SOUGHT FROM YOUR ATTORNEY. WE MAKE NO CLAIMS, PROMISES OR GUARANTEES ABOUT THE ACCURACY, COMPLETENESS, OR ADEQUACY OF THE INFORMATION CONTAINED BELOW. WE MAKE NO WARRANTY THAT THIS FORM IS APPROPRIATE FOR YOUR PARTICULAR NEEDS.

[How to Complete a FCRA Compliant Criminal Background Check](#)

A general step by step description on what you should do to be sure you are FCRA compliant when using our criminal background checks for employment purposes. It explains when each of the forms below should be used.

[Notice to Users of Consumer Reports: Obligations Under the FCRA](#)

The following is a summary of the amendments to the Fair Credit Reporting Act and their impact on both providers and end users of consumer reports. These changes were effective September 30, 1997 and require both parties to adhere to strict notification guidelines.

[Consumer Report Disclosure](#)

The FCRA requires you to give a disclosure to an individual before requesting a background check about the individual for "employment purposes" (which may include individual contractors and includes employment actions other than hiring). This is in addition to the Consumer Report Authorization below. The FCRA allows you to combine this with the Authorization, but the safer practice is to separate them. Do not include this in your employment application or any other document.

[Consumer Report Authorization](#)

The FCRA requires you to obtain an individual's written authorization before requesting a background check about the individual for "employment purposes" (which may include individual contractors and includes employment actions other than hiring). This form is in addition to the disclosure above.

[The Fair Credit Reporting Act \(FCRA\)](#)

The Fair Credit Report Act.

[Summary of Consumer Rights Under the FCRA](#)

Users of Consumer Reports, it is your responsibility under the Fair Credit Reporting Act to provide the applicant a copy of their rights.

[Pre-Adverse Action Letter](#)

If you believe that you may make an adverse decision based in whole or part due to the information contained in the report, you are required to provide the applicant a copy of our report, the Consumer Financial Protection Bureau's "Summary of Your Rights Under the Fair Credit Reporting Act" and a Pre-Adverse notification. You should also provide a dispute form if the applicant wants to dispute any information on the report.

[Dispute Form](#)

This is the form you should provide the applicant who wishes to contest the accuracy of a criminal report that we provided.

[Adverse Action Letter](#)

This letter should be used when the decision is final not to hire, based in whole or part due to the information contained in the report. You are required to provide oral, written or electronic notice of the adverse action to the consumer. It is best to provide in writing.

Notice and Authorization Specific to California Civil Code and Summary of Rights for California

If an applicant is a resident of California, state law guarantees them the right to a free copy of their consumer report. California residents, however, must be presented with separate documentation.

NY_Correction_Law_Article_23-A

New York Correction Law Article 23-A, which employers must provide to applicants under amendments to NY General Business Law Section 380, effective 2/1/2009.