



# “Protecting Your Business”

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## Legal Resources

**F.C.R.A. –Fair Credit Reporting Act**  
Is designed to protect individuals by promoting accuracy, fairness, and privacy information in the file of every Consumer Reporting Agency (CRA). Most CRA's are credit bureaus that gather and report information. Pre-employment & rental screening firms such as Background Resources, are also CRA's and are governed by the FCRA. Federal law provides requirements and rules for background screening procedures and compliances.

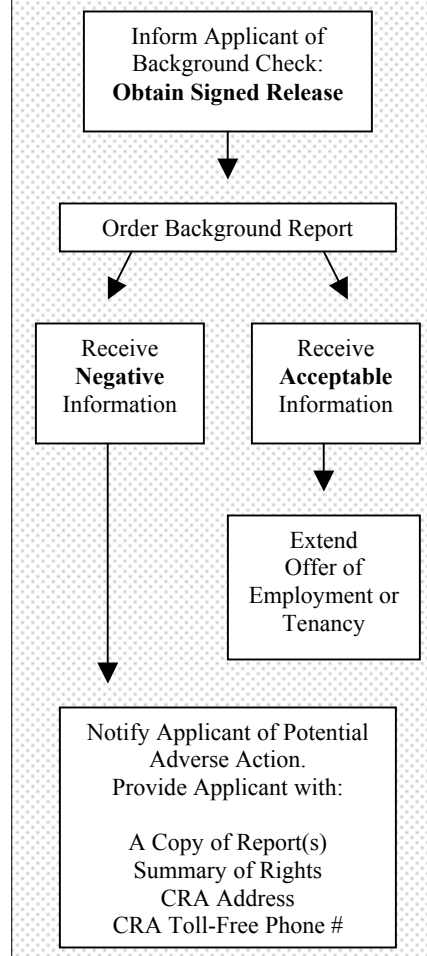
As an employer or landlord who utilizes background screening services it is your responsibility to obtain a signed release from the applicant. If you choose to deny an applicant in whole or in part, based on the information a CRA provided, you are required to send them a notification in the form of a letter typed on your letterhead. This letter is called an Adverse Action Letter and is used only for a denial of employment or tenancy. A copy of the report(s) that were produced by the CRA, as well as a copy of the Consumers' Rights under the FCRA must also accompany the letter.

Please review and print the full version of the FCRA, a copy of the Consumers' Rights under the FCRA and obtain a sample copy of an Adverse Action Letter online at: [www.backgroundresources.com](http://www.backgroundresources.com) or contact Background Resources Customer Service at:

**888-800-9044**



## The Applicant Process: Guide To F.C.R.A. Compliance



## Recommended Screening

It is important to Background Resources that our clients feel confident about the decisions they are making. To better assist you in that decision making process, we have organized a Recommended Screening Guideline. Background Resources Customer Care professionals will be happy to discuss what options would best suit your screening needs.

### Tenant Screening

- **New Tenant:** Consumer Credit Report, Criminal Record, SSN, Eviction Report, Employment Verification, Previous Landlord Verification Civil Search.

### Employment Screening:

- **Entry level:** Criminal Record, SSN, Workers' Compensation\*, Employment Verification.
- **Warehouse/Production:** Criminal Record, Consumer Credit Report, Workers' Compensation\*, Employment Verification.
- **Management:** Criminal Record, Consumer Credit Report, Civil Search, Education Verification, Employment Verification.
- **Drivers:** Motor Vehicle Report, Criminal Record, SSN, Civil Search, Employment Verification.
- **Others, (as appropriate):** Education Verification, Professional License Verification, Civil Search, or Tax Return Verification.

\*\*\* NOTE \*\*\*

The Americans with Disabilities Act specifies that the prospective employer may inquire into workers' compensation history only after a job offer has been made. Workers' compensation reports are not available for Tenant screening.