

FCRA COMPLIANCE

In his written statement to our client, an attorney recently advised that employers' compliance with the Federal Fair Credit Reporting Act "is the newest burgeoning area for lawyers."

Employers **must** be diligent regarding FCRA Compliance.

POE knows...when an employer denies employment to a job applicant, based solely or partly on information in a consumer report, federal and state laws require the employer to provide **two** adverse action letters to that job seeker.

POE knows...when an employer terminates an employee based solely or partly on information in a consumer report, federal and state laws require the employer provide **two** adverse action letters to the employee.

POE knows...that adverse action letters are required **even if the information in the consumer report was not the reason for termination or rejection of the application**. And, with the adverse action letters the employer is required to provide another federal notice and an **exact copy of all information** the employer received from its consumer-reporting agency!

Employers who fail to provide required disclosure notices face legal consequences. The FCRA allows individuals to sue employers for damages. The law allows consumers to seek court costs, reasonable legal fees and punitive damages. Additionally, the Federal Trade Commission, other federal agencies, and the states may sue employers for non-compliance and get civil penalties.

POE knows FCRA Compliance!

On your behalf, POE can send your adverse action letters and all required attachments. Or POE can provide samples of the FCRA compliant adverse action letters.

Don't become the victim of the newest burgeoning area for lawyers!

Respond today!