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Employers Should Immediately Begin Using New Version of FCRA Summary of Rights

The Consumer Financial Protection Bureau just released a new model “Summary of Your Rights Under the Fair Credit Reporting Act”. This new model form incorporates new notices related to a consumer’s right to request national security freezes and becomes effective on September 21, 2018. Employers may obtain a copy new model form [here](https://files.consumerfinance.gov/f/documents/bcfp_consumer-rights-summary_2018-09.docx) (https://files.consumerfinance.gov/f/documents/bcfp_consumer-rights-summary_2018-09.docx). Employers should begin using this form immediately to ensure compliance with this new requirement.

As a reminder, this form is a critical part of a compliance protocol under the Fair Credit Reporting Act (FCRA). If an employer intends to take adverse action against an applicant based in whole or in part on the contents of a consumer report (background check) obtained from a consumer reporting agency, it must adhere to a detailed adverse action notice process and this process must include the distribution of this model Summary of Rights form.

If you have any questions regarding the use of this new model form or FCRA compliance in general, please contact [David Robinson](#), [Jim Hanson](#), [Jack Finklea](#), or [Sara Pettinger](#).