

SUMMARY OF NEW FCRA PROVISIONS

Before ordering information for employment purposes:

- You must disclose to the applicant in writing that a consumer report will be ordered.
- You must obtain written consent to order any reports. (Inquiry Release)

Premier InfoSource will be unable to provide your company with any criminal record information older than 7 years unless you certify that the applicant can reasonably be expected to make \$75,000 per year.

Before refusing to hire someone based in whole or part on Premier information you must:

- Notify the applicant of possible "Adverse Action".
- Show the reports to the applicant and provide the applicant with the "Summary of Rights" notice.
- Provide oral, written or electronic notice of information included in the attached "Dear Applicant" letter.