

THOUGHT LEADERSHIP**Service**

Labor & Employment

Professional

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LEGAL UPDATES

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New Disclosure Requirements in Effect for Employment Background Checks

The revised form, which took effect September 21, 2018, incorporates information on two recent changes to the FCRA enacted by Congress: (1) a consumer's right to a national security freeze and (2) the new one-year minimum time period that consumer reporting agencies must include an initial fraud alert in a consumer's file.

The Bureau of Consumer Financial Protection has incorporated the new disclosure requirements into its model forms to help businesses comply with the new law. Businesses also may continue to use the model disclosure form published on November 14, 2012, or their own substantially similar form, as long as a separate page is attached that includes the new disclosure requirements.

What This Means to You

Businesses should begin using the new form immediately, as failure to update the form risks exposure to liability and damages for violation of the FCRA.

Contact Us

For more information on how the FCRA affects your organization, contact Kayt Kopen or another member of Husch Blackwell's Labor & Employment group.