

New FCRA Summary of Rights Form Is Released

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Publications

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The Consumer Financial Protection Bureau released a new Fair Credit Reporting Act ("FCRA") Summary of Rights form. The form is effective on **September 21, 2018**. This form was triggered by federal legislation that, in part, amended the FCRA by requiring notice of the availability of "national security freezes" that must be provided to consumers. The notice informs consumers they have a right to place a "security freeze" on their credit report. That "freeze" will prohibit a consumer reporting agency from releasing information in the consumer's report without the consumer's express authorization. The revised Summary of Rights incorporates the new required notice.

In the employment context, an employer must provide a "pre-adverse action" notice to an applicant or employee – before implementing the adverse action (e.g., refusal to hire or discharge). Such notice must include a copy of the consumer report and the statutory Summary of Rights.

The Bureau's updated model Summary of Consumer Rights form can be found at the following links:

- Click here for the English version.
- Click here for the Spanish version.

For more information about the new FCRA form, please contact Katie Collier or any attorney in Frost Brown Todd's Labor and Employment Practice Group.

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