



## Potential New Credit Traps for Employers

**09.13.2010**

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Under the Fair Credit Reporting Act (FCRA), employers are permitted to use consumer reports in making employment decisions so long as they follow the proper notice, authorization, and disclosure requirements set forth in the FCRA. 15 U.S.C. ?? 1681 *et seq.* On July 9, 2009, in response to concerns that employers are using consumer reports to make adverse employment decisions for positions where the job responsibilities are unrelated to an individual's money management skills, Representatives Steve Cohen (D-TN) and Luis Guitierrez (D-IL) introduced H.R. 3149, the "Equal Employment for All Act," which would amend the FCRA to prevent employers from using consumer reports and credit checks in making employment decisions unless the position involves FDIC clearance, national security, or significant financial responsibilities.

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### Related People

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