



Fair Credit Reporting Act

Criminal History or Other Public Records

If you do not get hired or promoted because of information in your criminal history or other public records, the employer must tell you orally, in writing, or electronically:

- the name, address, and phone number of the company that supplied the criminal history or public records report;
- that the company that provided the information didn't make the decision to take the adverse action and can't give you specific reasons for it; and
- that you have the right to dispute the accuracy and completeness of any information in the report, and to an additional free report from the company that supplied it, if you ask for it within 60 days of the employer's decision not to hire or retain you.

The company that provided the employer with negative information from a criminal history or other public records has certain obligations: it has to tell you that it provided the information and it has to take [certain steps](#) to make sure the information is accurate.

Some employers might say not to apply if you have a criminal record. That could be discrimination. If that happens to you, [contact the EEOC](#). Find more information on:

- [arrest and conviction records in employment decisions](#)
- [arrest and conviction records as an automatic bar to all employment](#)

Credit Report/Financial Information

If an employer decides not to hire, keep, or promote you based on financial information in a background report, it must tell you — orally, in writing, or electronically. Specifically, the employer must:

- give you the name, address, and phone number of the company that supplied the credit report or background information;
- give you a statement that the company that supplied the information didn't make the decision to take the adverse action and can't give you any specific reasons for it; and
- give you a notice of your right to dispute the accuracy or completeness of any information in your report and to get an additional free report from the company that supplied the credit or other background information if you ask for it within 60 days.