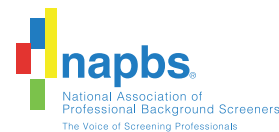


Roles & Responsibility Under the Fair Credit Reporting Act A Consumer Protection Law



BENEFITS OF USING A PROFESSIONAL BACKGROUND SCREENING COMPANY



TRANSPARENCY

The subject of the background check has the right to a copy of their report and "A Summary of Your Rights Under the Fair Credit Reporting Act".



CONSUMER PROTECTION

Employment and tenant screening companies operate in a controlled, regulated and transparent process pursuant to the Fair Credit Reporting Act (FCRA). Background checks are only conducted with the applicant's written consent. Further, applicants are also protected by state consumer protection and privacy laws.

Professional Background Screening companies must follow the FCRA's "reasonable procedures to assure maximum possible accuracy" of the information concerning consumer reports that are used for employment and tenant screening. Consumers have a right under the FCRA to challenge the information in a background check in a well-defined dispute resolution process, at no cost to the applicant.



ACCURACY

Professional background screeners have a variety of tools at their disposal in the search for criminal histories beyond fingerprints. For example, background screeners can match criminal records to applicants with a combination of identifiers including social security number, date of birth, alias names, driver's license numbers and past addresses. Fingerprint searches are dependent on arrest records where fingerprints are captured, whereby searching the local courthouse systems provides final disposition data. Obtaining maximum possible accuracy requires a combination of data points that can only be brought together by a professional background screening company.



EFFICIENCY

Professional screening can often yield faster response times, usually returning a background check within 48-72 hours, thereby reducing the time employers and landlords may take in approving applicants.



COST EFFECTIVE

The screening profession is pushed by market forces to maintain a high-level of accuracy and value, resulting in a more cost-effective option for employers and others seeking to conduct necessary background checks.