

# Employee Background Checks: Fair Credit Reporting Act Requirements

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Employers conduct employee background checks to reduce risk and improve hiring decisions. These "consumer reports" can help employers make better hiring decisions, but can also lead to legal liability and financial troubles if there are any missteps during the process.

In the January/February 2019 issue of *Hoosier Banker Magazine*, the article, "Employee Background Checks: Fair Credit Reporting Act Requirements," discusses the Fair Credit Reporting Act (FCRA) and what employers need to do before taking any "adverse action" against an applicant.

Read the full article in the January/February 2019 issue of *Hoosier Banker*.

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