

SHRM and Entrepreneur Share Cleveland Partner's Insights on Fair Credit Reporting Act Case

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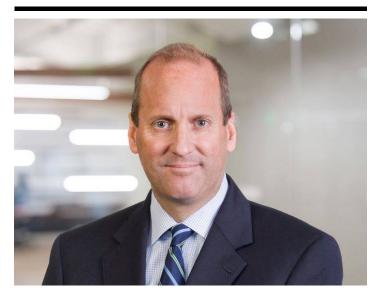
SHRM and Entrepreneur looked to **Richard Millisor** for his insights on a recent Eighth Circuit decision involving the Fair Credit Reporting Act (FCRA). The case stems from a lawsuit filed by a job applicant who claimed she should have been given an opportunity to explain a prior conviction before the job offer was withdrawn. But Rich explained that the FCRA doesn't give applicants the right to explain negative but accurate information in a consumer report before the employer can make an adverse employment decision.

In his conversation with *Entrepreneur*, Rich reminds employers that when a discrepancy arises "it's important not to jump to conclusions but instead follow the proper process outlined by the federal statute." He goes on to explain to *SHRM* that the FCRA requires employers to "provide job applicants and employees with notice that they intend to make a decision based on a background report before making the decision, a copy of the report, a description of their FCRA rights, and a reasonable opportunity to respond to any information that may be incorrect."

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