

State	Citation	Effective Date	General Information	Exceptions	Disclosure Requirement	Other Requirements/ Information
California	<a href="#">Assembly Bill 22</a> <a href="#">CA Civil Code 1785.20.5</a> <a href="#">CA Labor Code 1024.5</a>	January 1, 2012	<ul style="list-style-type: none"> <li>An employer or prospective employer shall not use a consumer credit report for employment purposes.</li> <li>Credit reports may be obtained for employees of financial institutions subject to Sections 6801-6809 of the United States Code.</li> </ul>	<ul style="list-style-type: none"> <li>A managerial position.</li> <li>A position in the state Department of Justice.</li> <li>The position of sworn peace officer or other law enforcement position.</li> <li>A position for which the information contained in the report is required by law to be disclosed or obtained.</li> <li>A position that involves regular access, for any purpose other than the routine solicitation and processing of credit card applications in a retail establishment, to all of the following types of information of any one person: Bank or credit card account information, Social Security number or Date of Birth.</li> <li>A position in which the person is, or would be, any of the following: A named signatory on the employer's bank or credit card account, authorized to transfer money on behalf of the employer, or authorized to enter into contracts on behalf of the employer.</li> <li>A position that involves access to confidential or proprietary information, including a formula, pattern, compilation, program, device, method, technique, process or trade secret that derives independent economic value, actual or potential, from not being generally known to, and not being readily ascertainable by proper means by, other persons who may obtain economic value from the disclosure or use of the information, and is the subject of an effort that is reasonable under the circumstances to maintain secrecy of the information.</li> <li>A position that involves regular access to cash totaling ten thousand dollars (\$10,000) or more belonging to the employer, a customer, or client, during the workday.</li> </ul>	<ul style="list-style-type: none"> <li>Prior to requesting a consumer credit report for employment purposes, the user of the report shall provide written notice to the person involved. The notice shall inform the person that a report will be used, and shall identify the specific basis under subdivision (a) of Section 1024.5 of the Labor Code for use of the report. (See exceptions)</li> <li>The notice shall also inform the person of the source of the report, and shall contain a box that the person may check off to receive a copy of the credit report.</li> </ul>	<ul style="list-style-type: none"> <li>Whenever employment involving a consumer is denied either wholly or partly because of information contained in a consumer credit report from a consumer credit reporting agency, the user of the consumer credit report shall so advise the consumer against whom the adverse action has been taken and supply the name and address or addresses of the consumer credit reporting agency making the report.</li> <li>"Managerial position" means an employee covered by the executive exemption set forth in subparagraph (1) of paragraph (A) of Section 1 of Wage Order 4 of the Industrial Welfare Commission (8 Cal. Code Regs. 11040).</li> </ul>

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Colorado	<a href="#">Senate Bill 18</a> <a href="#">Colorado Revised Statutes 8-2-126</a>	July 1, 2013	<ul style="list-style-type: none"> <li>An employer shall not use consumer credit information for employment purposes.</li> <li>An employer or employer's agent, representative, or designee shall not require an employee to consent to a request for a credit report that contains information about the employee's credit score, credit account balances, payment history, savings or checking account balances or savings or checking account as a condition of employment.</li> </ul>	<ul style="list-style-type: none"> <li>The employer is a bank or financial institution.</li> <li>The report is required by law.</li> <li>The report is substantially related to the employee's current or potential job and the employer has a bona fide purpose for requesting or using information in the credit report that is substantially related to the employee's current or potential job and is disclosed in writing to the employee.</li> <li>"Substantially related to the employee's current or potential job" means the information contained in a credit report is related to the position for which the employee who is the subject of the report is being evaluated because the position. Constitutes executive or management personnel or officers or employees who constitute professional staff to executive and management personnel, and the position involves one or more of the following: <ul style="list-style-type: none"> <li>Setting the direction or control of a business, division, unit, or an agency of a business.</li> <li>A fiduciary responsibility to the employer.</li> <li>Access to customers', employees', or the employer's personal or financial information other than information customarily provided in a retail transaction.</li> <li>The authority to issue payments, collect debts, or enter into contracts.</li> <li>Contracts with defense, intelligence, national security, or space agencies of the federal government.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>The report is substantially related to the employee's current or potential job and the employer has a bona fide purpose for requesting or using information in the credit report that is substantially related to the employee's current or potential job and is disclosed in writing to the employee.</li> <li>If an employer relies, in whole or in part, on consumer credit information to take adverse action regarding the employee whose information was obtained, the employer shall disclose that fact, and the particular information upon which the employer relies, to the employee.</li> </ul>	<ul style="list-style-type: none"> <li>An employer may inquire further of the employee to give him or her the opportunity to explain any unusual or mitigating circumstances where the consumer credit information may not reflect money management skills but is rather attributable to some other factor, including: <ul style="list-style-type: none"> <li>A layoff</li> <li>Error in the credit information</li> <li>Act of identity theft</li> <li>Medical expense</li> <li>Military separation</li> <li>Death</li> <li>Divorce or separation in the employee's family</li> <li>Student debt</li> <li>Lack of credit history</li> </ul> </li> </ul>

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Connecticut	<a href="#">Senate Bill 361</a> <a href="#">Public Act 11-223</a>	October 1st, 2011	No employer or employer's agent, representative or designee may require an employee or prospective employee to consent to a request for a credit report that contains information about the employee's or prospective employee's credit score, credit account balances, payment history, savings or checking account balances or savings or checking account numbers as a condition of employment.	<ul style="list-style-type: none"> <li>The employer is a financial Institution</li> <li>The report is required by law</li> <li>The employer reasonably believes that the employee has engaged in specific activity that constitutes a violation of the law related to the employee's employment.</li> <li>The report is substantially related to the employee's current or potential job or the employer has a bona fide purpose for requesting or using information in the credit report that is substantially job-related and is disclosed in writing to the employee or applicant.</li> <li>Is a managerial position which involves setting the direction or control of a business, division, unit or an agency of a business.</li> <li>Involves access to customers', employees' or the employer's personal or financial information other than information customarily provided in a retail transaction.</li> <li>Involves a fiduciary responsibility to the employer, including, but not limited to, the authority to issue payments, collect debts, transfer money or enter into contracts.</li> <li>Provides an expense account or corporate debit or credit card.</li> <li>Provides access to confidential or proprietary business information, or information, including a formula, pattern, compilation, program, device, method, technique, process or trade secret that: Derives independent economic value, actual or potential, from not being generally known to, and not being readily ascertainable by proper means by, other persons who can obtain economic value from the disclosure or use of the information; and is the subject of efforts that are reasonable under the circumstances to maintain its secrecy.</li> <li>Involves access to the employer's non-financial assets valued at two thousand five dollars or more, including, but not limited to, museum and library collections and to prescription drugs and other pharmaceuticals.</li> </ul>	The report is substantially related to the employee's current or potential job or the employer has a bona fide purpose for requesting or using information in the credit report that is substantially job-related and is disclosed in writing to the employee or applicant. (See exceptions)	Amendment to broaden the definition of financial institution. Effective 10/1/2014 <a href="http://www.cga.ct.gov/2014/ACT/PA/2014PA-00109-R00SB-00221-PA.htm">http://www.cga.ct.gov/2014/ACT/PA/2014PA-00109-R00SB-00221-PA.htm</a>

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Hawaii	<a href="#">HB31 CD1</a> <a href="#">Hawaii Revised Statutes 378-2.7</a>	July 1, 2009	<ul style="list-style-type: none"> <li>An employer may not refuse to hire or employ, bar or terminate from employment, or otherwise discriminate on the basis of credit history.</li> </ul>	<ul style="list-style-type: none"> <li>The information is directly related to a bona fide occupational qualification.</li> <li>Employers that are expressly permitted or required to inquire into an individual's credit history for employment purposes pursuant to any federal or state law.</li> <li>Does not apply to Managerial or supervisory employees.</li> <li>Does not apply to Employers that are financial institutions in which deposits are insured by a federal agency having jurisdiction over the financial institution.</li> </ul>	No	<ul style="list-style-type: none"> <li>Inquiry into and consideration of a prospective employee's credit history or credit report may take place only after the prospective employee has received a conditional offer of employment.</li> </ul>

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Illinois	<a href="#">HB 4658 Employee Credit Privacy Act</a> <a href="#">Illinois Public Act 096-1426</a>	January 1, 2011	<ul style="list-style-type: none"> <li>Employers are not allowed to refuse to hire or recruit, discharge, or otherwise discriminate against an individual with respect to employment, compensation, or a term, condition, or privilege of employment because of the individual's credit history or credit report.</li> <li>Employers are prohibited from inquiring into an applicant's or employee's credit history.</li> <li>Employers are prohibited from ordering or obtaining an applicant's or employee's credit report from a consumer reporting agency.</li> </ul>	<p>Employer does not include the following:</p> <ul style="list-style-type: none"> <li>Bank holding company, financial holding company, bank, savings bank, savings and loan association, credit union, or trust company.</li> <li>Any company authorized to engage in any kind of insurance or surety business pursuant to the Illinois Insurance Code.</li> <li>Any State law enforcement or investigative unit.</li> <li>Any State or local government agency which otherwise requires use of the employee's or applicant's credit history or credit report.</li> <li>Any entity that is defined as a debt collector under federal or State statute.</li> </ul> <p>Employers are allowed to make an inquiry or take an employment action if a satisfactory credit history is an established bona fide occupational requirement of a particular position or a particular group of an employer's employees. A satisfactory credit history is not a bona fide occupational requirement unless at least one of the following circumstances is present:</p> <ul style="list-style-type: none"> <li>State or federal law requires bonding or other security covering an individual holding the position.</li> <li>The duties of the position include custody of or unsupervised access to cash or marketable assets valued at \$2,500 or more.</li> <li>The duties of the position include signatory power over business assets of \$100 or more per transaction.</li> <li>The position is a managerial position which involves setting the direction or control of the business.</li> <li>The position involves access to personal or confidential information, financial information, trade secrets, or State or national security information.</li> <li>The position meets criteria in administrative rules, if any, that the U.S. Department of Labor or the Illinois Department of Labor has promulgated to establish the circumstances in which a credit history is a bona fide occupational requirement.</li> <li>The employee's or applicant's credit history is otherwise required by or exempt under federal or State law.</li> </ul>	No	No

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Cook County Illinois	<a href="#">15-3088</a>	June 1st, 2015	<ul style="list-style-type: none"> <li>• Fire or refuse to hire or recruit, discharge, or otherwise discriminate against an individual with respect to employment, classification, grading, discipline, selection for training and apprenticeship, compensation, or other term, condition, or privilege of employment because of the individual's credit history or credit report.</li> <li>• Inquire about an employee's credit history.</li> <li>• Order or obtain an employee's credit report from a consumer reporting agency.</li> </ul>	<ul style="list-style-type: none"> <li>• Personal or confidential information means sensitive information that an employee, customer, client, or service recipient gives explicit authorization for another person to obtain, process, and keep; that an organization entrusts only to managers and a select few employees; or that is stored in secure repositories not accessible by the public or non-designated employees.</li> <li>• Financial information means non-public information on the overall financial direction of an organization, including, but not limited to, company taxes or financial reports.</li> <li>• Trade secrets mean sensitive information regarding a company's overall strategy or business plans. This does not include general proprietary information such as handbooks, policies or general business strategies.</li> <li>• State or national security information means information only offered to select employees because it may jeopardize the security of the state or the nation if it were entrusted to the general public.</li> <li>• The position meets criteria in administrative rules, if any, that the U.S. Department of Labor or the Illinois Department of Labor has promulgated to establish the circumstances in which a satisfactory credit history is a bone fide occupational requirement.</li> <li>• The employee's credit history is otherwise required by or exempt under other applicable law.</li> </ul> <p>The prohibitions of this law do not apply to any of the following:</p> <ul style="list-style-type: none"> <li>• Any bank holding company, financial holding company, bank, savings bank, savings and loan association, credit union, or trust company, or any subsidiary or affiliate thereof, which is authorized to do business under the laws of Illinois or of the United States.</li> <li>• Any company authorized to engage in any kind of insurance or surety business pursuant to the Illinois Insurance Code, including any employee, agent, or employee of an agent acting on behalf of a company engaged in the insurance or surety business.</li> <li>• Any municipal law enforcement, investigative unit or municipal agency which requires use of the employee's credit history or credit report including without limitation the Chief Judge, the Cook County Independent Inspector General, the Cook County Auditor, the Cook County Sheriff and the Cook County State's Attorney.</li> <li>• Any entity that is defined as a debt collector under federal or state statute or county ordinance.</li> </ul> <p>The prohibitions of this law do not apply to any of the following:</p> <ul style="list-style-type: none"> <li>• Any bank holding company, financial holding company, bank, savings bank, savings and loan association, credit union, or trust company, or any subsidiary or affiliate thereof, which is authorized to do business under the laws of Illinois or of the United States.</li> <li>• Any company authorized to engage in any kind of insurance or surety business pursuant to the Illinois Insurance Code, including any employee, agent, or employee of an agent acting on behalf of a company engaged in the insurance or surety business.</li> <li>• Any municipal law enforcement, investigative unit or municipal agency which requires use of the employee's credit history or credit report including without limitation the Chief Judge, the Cook County Independent Inspector General, the Cook County Auditor, the Cook County Sheriff and the Cook County State's Attorney.</li> <li>• Any entity that is defined as a debt collector under federal or state statute or county ordinance.</li> </ul>	No	No

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Maryland	<a href="#">S.B.132 Job Applicant Fairness Act</a>  <a href="#">Maryland Labor and Employment 3-711</a>	October 1, 2011	<ul style="list-style-type: none"> <li>An employer may not use an applicant's or employee's credit report or credit history in determining whether to:               <ul style="list-style-type: none"> <li>Deny employment to the applicant</li> <li>Discharge the employee</li> <li>Determine compensation or the terms, conditions, or privileges of employment</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>The employer is required to inquire into an applicant's or employee's credit report or credit history under federal law or any provision of state law for the purpose of employment.</li> <li>The employer is a financial institution that accepts deposits that are insured by a federal agency, or an affiliate or subsidiary of the financial institution.</li> <li>The employer is a credit union share guaranty corporation that is approved by the Maryland Commissioner of Financial Regulation.</li> <li>The employer is an entity, or an affiliate of the entity, that is registered as an investment advisor with the United States Securities and Exchange Commission.</li> </ul> <p>An employer may request or use an applicant's or employee's credit report or credit history if:</p> <ul style="list-style-type: none"> <li>The applicant has received an offer of employment; and the employer has a bona fide purpose for requesting or using information in the credit report or credit history that is substantially job-related and disclosed in writing to the employee or applicant</li> </ul> <p>An employer has a bona fide purpose that is substantially job-related for requesting or using information in a credit report or credit history when a position that:</p> <ul style="list-style-type: none"> <li>Is managerial and involves setting the direction or control of a business, or a department, division, unit, or agency of a business.</li> <li>Involves access to personal information, as defined in § 14-3501 of the Commercial Law Article, of a customer, employee, or employer, except for personal information customarily provided in a retail transaction.</li> <li>Involves a fiduciary responsibility to the employer, including the authority to issue payments, collect debts, transfer money, or enter into contracts.</li> <li>Is provided an expense account or a corporate debit or credit card.</li> <li>Has access to confidential trade secrets or other confidential business information.</li> </ul>	The employer has a bona fide purpose for requesting or using information in the credit report or credit history that is substantially job-related and is disclosed in writing to the employee or applicant.	Credit reports run on applicants that have a bona fide purpose should be requested post offer.

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Nevada	<a href="#">Senate Bill No 127</a> <a href="#">Nevada Revised Statutes 613</a>	October 1, 2013	<p>It is unlawful for any employer in this State to:</p> <ul style="list-style-type: none"> <li>Directly or indirectly, require, request, suggest or cause any employee or prospective employee to submit a consumer credit report or other credit information as a condition of employment.</li> <li>Use, accept, refer to or inquire concerning a consumer credit report or other credit information.</li> <li>Discharge, discipline, discriminate against in any manner or deny employment or promotion to, or threaten to take any such action against any employee or prospective employee who refuses, declines or fails to submit a consumer credit report or other credit information, or on the basis of the results of a consumer credit report or other credit information.</li> <li>Discharge, discipline, discriminate against in any manner or deny employment or promotion to, or threaten to take any such action against any employee or prospective employee who has filed any complaint or instituted or caused to be instituted any legal proceeding, testified or may testify in any legal proceeding or exercised his or her rights, or has exercised on behalf of another person the rights afforded to him or her pursuant to this act.</li> </ul>	<ul style="list-style-type: none"> <li>The employer is required or authorized, pursuant to state or federal law, to use a consumer credit report or other credit information for that purpose.</li> <li>The employer reasonably believes that the employee or prospective employee has engaged in specific activity which may constitute a violation of state or federal law.</li> <li>The information contained in the consumer credit report or other credit information is reasonably related to the position for which the employee or prospective employee is being evaluated for employment, promotion, reassignment or retention as an employee. The information in the consumer credit report or other credit information shall be deemed reasonably related to such an evaluation if the duties of the position involve: <ul style="list-style-type: none"> <li>The care, custody and handling of, or responsibility for, money, financial accounts, corporate credit or debit cards, or other assets.</li> <li>Access to trade secrets or other proprietary or confidential information.</li> <li>Managerial or supervisory responsibility.</li> <li>The direct exercise of law enforcement authority as an employee of a state or local law enforcement agency.</li> <li>The care, custody and handling of, or responsibility for, the personal information of another person.</li> <li>Access to the personal financial information of another person.</li> <li>Employment with a financial institution that is chartered under state or federal law, including a subsidiary or affiliate of such a financial institution.</li> <li>Employment with a licensed gaming establishment, as defined in NRS 463.0169.</li> </ul> </li> </ul>	No	No

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New York City	<a href="#">Int 0261-2014</a>	September 3rd, 2015	It shall be an unlawful discriminatory practice for an employer, labor organization, employment agency, or agent thereof to request or to use for employment purposes the consumer credit history of an applicant for employment or employee, or otherwise discriminate against an applicant or employee with regard to hiring, compensation, or the terms, conditions or privileges of employment based on the consumer credit history of the applicant or employee.	<p>This law does not apply to the following:</p> <ul style="list-style-type: none"> <li>An employer, or agent thereof, that is required by state or federal law or regulations or by a self-regulatory organization as defined in section 3(a)(26) of the securities exchange act of 1934, as amended to use an individual's consumer credit history for employment purposes.</li> <li>Persons applying for positions as or employed as police officers or peace officers, as those terms are defined in subdivisions thirty-three and thirty-four of section 1.20 of the criminal procedure law, respectively, or in a position with a law enforcement or investigative function at the department of investigation.</li> <li>In a position that is subject to background investigation by the department of investigation, provided, however, that the appointing agency may not use consumer credit history information for employment purposes unless the position is an appointed position in which a high degree of public trust, as defined by the commission in rules, has been reposed.</li> <li>In a position in which an employee is required to be bonded under City, state or federal law.</li> <li>In a position in which an employee is required to possess security clearance under federal law or the law of any state;</li> <li>In a non-clerical position having regular access to trade secrets, intelligence information or national security information.</li> <li>In a position: (i) having signatory authority over third party funds or assets valued at \$10,000 or more; or (ii) that involves a fiduciary responsibility to the employer with the authority to enter financial agreements valued at \$10,000 or more on behalf of the employer.</li> <li>In a position with regular duties that allow the employee to modify digital security systems established to prevent the unauthorized use of the employer's or client's networks or databases.</li> </ul>	No	<ul style="list-style-type: none"> <li>The term "intelligence information" means records and data compiled for the purpose of criminal investigation or counterterrorism, including records and data relating to the order or security of a correctional facility, reports of informants, investigators or other persons, or from any type of surveillance associated with an identifiable individual, or investigation or analysis of potential terrorist threats.</li> <li>The term "national security information" means any knowledge relating to the national defense or foreign relations of the United States, regardless of its physical form or characteristics, that is owned by, produced by or for, or is under the control of the United States government and is defined as such by the United States government and its agencies and departments.</li> <li>The term "trade secrets" means information that: (a) derives independent economic value, actual or potential, from not being generally known to, and not being readily ascertainable by proper means by other persons who can obtain economic value from its disclosure or use; (b) is the subject of efforts that are reasonable under the circumstances to maintain its secrecy; and (c) can reasonably be said to be the end product of significant innovation. The term "trade secrets" does not include general proprietary company information such as handbooks and policies. The term "regular access to trade secrets" does not include access to or the use of client, customer or mailing lists.</li> </ul>

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Oregon	<a href="#">839-005-0060-839-005-0085</a> <a href="#">659A.885</a>	October 1, 2013	<ul style="list-style-type: none"> <li>It is an unlawful employment practice for an employer to obtain or use for employment purposes information contained in the credit history of an applicant for employment or an employee, or to refuse to hire, discharge, demote, suspend, retaliate or otherwise discriminate against an applicant or an employee with regard to promotion, compensation or the terms, conditions or privileges of employment based on information in the credit history of the applicant or employee.</li> <li>Obtainment or use of credit history information may not be conducted in a manner that results in adverse impact discrimination as prohibited by 42 U.S.C. § 2000e-2 (race, color, religion, sex, or national origin), ORS 659A.030 and OAR 839-005-0010. A finding of adverse impact discrimination does not require establishment of intentional discrimination.</li> </ul>	<ul style="list-style-type: none"> <li>Employers that are federally insured banks or credit unions.</li> <li>Employers that are required by state or federal law to use individual credit history for employment purposes.</li> <li>Employees in or applicants for positions responsible for enforcing the criminal laws of this state, including:               <ul style="list-style-type: none"> <li>A public safety officer who is a member of a law enforcement unit.</li> <li>A peace officer commissioned by a city, port, school district, mass transit district, county, Indian reservation, or the Criminal Justice Division of the Department of Justice, the Oregon State Lottery Commission, or the Governor.</li> </ul> </li> <li>Employees in positions responsible for enforcing the criminal laws of this state or laws or ordinances related to airport security.</li> </ul>	<ul style="list-style-type: none"> <li>The obtainment or use by an employer of information in the credit history of an applicant or employee because the information is substantially job-related, and the employer's reasons for the use of such information must be disclosed to the employee or prospective employee in writing.</li> <li>The burden of proving the employer's disclosure to the employee rests with the employer.</li> <li>Credit history information of an applicant or employee is substantially job-related if:               <ul style="list-style-type: none"> <li>An essential function of the position at issue requires access to financial information not customarily provided in a retail transaction that is not a loan or extension of credit. Financial information customarily provided in a retail transaction includes information related to the exchange of cash, checks and credit or debit card numbers.</li> </ul> </li> <li>The position at issue is one for which an employer is required to obtain credit history as a condition of obtaining insurance or a surety or fidelity bond.</li> </ul>	<p>42 U.S.C.   2000e-2 ORS 659A.030 OAR 839-005-0010</p>

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Vermont	<a href="#">Act No. 154</a> <a href="#">21 V.S.A. § 495i. Employment based on credit information; prohibitions</a>	July 1, 2012	<p>An employer shall not:</p> <ul style="list-style-type: none"> <li>Fail or refuse to hire or recruit; discharge; or otherwise discriminate against an individual with respect to employment, compensation, or a term, condition, or privilege of employment because of the individual's credit report or credit history.</li> <li>Inquire about an applicant's or employee's credit report or credit history.</li> <li>An employer shall not seek or act upon credit reports or credit histories in a manner that results in adverse employment discrimination prohibited by federal or state law.</li> <li>An employer shall not discharge or in any other manner discriminate against an employee or applicant who has filed a complaint of unlawful employment practices in violation of this section or who has cooperated with the Attorney General or a state's attorney in an investigation of such practices or who is about to lodge a complaint or cooperate in an investigation or because the employer believes that the employee or applicant may lodge a complaint or cooperate in an investigation.</li> </ul>	<ul style="list-style-type: none"> <li>The information is required by state or federal law or regulation.</li> <li>The position of employment involves access to confidential financial information.</li> <li>The employer is a financial institution as defined in 8 V.S.A. § 11101(32) or a credit union as defined in 8 V.S.A. § 30101(5).</li> <li>The position of employment is that of a law enforcement officer as defined in 20 V.S.A. § 2358, emergency medical personnel as defined in 24 V.S.A. § 2651(6), or a firefighter as defined in 20 V.S.A. § 3151(3).</li> <li>The position of employment requires a financial fiduciary responsibility to the employer or a client of the employer, including the authority to issue payments, collect debts, transfer money, or enter into contracts.</li> <li>The employer can demonstrate that the information is a valid and reliable predictor of employee performance in the specific position of employment.</li> <li>The position of employment involves access to an employer's payroll information.</li> </ul>	<p>If an employer seeks to obtain or act upon an employee's or applicant's credit report or credit history that contains information about the employee's or applicant's credit score, credit account balances, payment history, savings or checking account balances, or savings or checking account numbers, the employer shall:</p> <ul style="list-style-type: none"> <li>Obtain the employee's or applicant's written consent each time the employer seeks to obtain the employee's or applicant's credit report.</li> <li>Disclose in writing to the employee or applicant the employer's reasons for accessing the credit report.</li> </ul>	<ul style="list-style-type: none"> <li>An employer may not use an employee's or applicant's credit report or history as the sole factor in decisions regarding employment, compensation, or a term, condition, or privilege of employment.</li> <li>If an adverse employment action is taken based upon the credit report, the employer must disclose the reasons for the action in writing. The employee or applicant has the right to contest the accuracy of the credit report or credit history.</li> <li>The employer must ensure that none of the costs associated with obtaining an employee's or an applicant's credit report or credit history are passed on to the employee or applicant.</li> <li>The employer must ensure that the information in the employee's or applicant's credit report or credit history is kept confidential.</li> <li>If the employment is terminated or the applicant is not hired by the employer, the employer must provide the employee or applicant with the credit report or have the credit report destroyed in a secure manner which ensures the confidentiality of the information in the report.</li> </ul>

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State	Citation	Effective Date	General Information	Exceptions	Disclosure Requirement	Other Requirements/ Information
Washington	<a href="#">Engrossed Substitute Senate Bill 5827</a> <a href="#">RCW 19.182.020</a>	July 22, 2007	A person may not procure a consumer report for employment purposes where any information contained in the report bears on the consumer's creditworthiness, credit standing, or credit capacity.	<ul style="list-style-type: none"> <li>The information is substantially job related and the employer's reasons for the use of such information are disclosed to the consumer in writing.</li> <li>The information is required by law.</li> </ul>	Reports may be procured if the information is substantially job related and the employer's reasons for the use of such information are disclosed to the consumer in writing.	<p>In using a consumer report for employment purposes, before taking any adverse action based in whole or part on the report, a person shall provide to the consumer to whom the report relates:</p> <ul style="list-style-type: none"> <li>The name, address, and telephone number of the consumer reporting agency providing the report.</li> <li>A description of the consumer's rights under this chapter pertaining to consumer reports obtained for employment purposes.</li> <li>A reasonable opportunity to respond to any information in the report that is disputed by the consumer.</li> </ul>

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