



The Fair Credit Reporting Act and Regulation V Human Trafficking Your Rights

SUMMARY

The Consumer Financial Protection Bureau (CFPB) has updated its rules to address recent legislation that assists consumers who are victims of trafficking. This final rule establishes a method for a victim of trafficking to submit documentation to consumer reporting agencies, including information identifying any adverse item of information about the consumer that resulted from certain types of human trafficking, and prohibits the consumer reporting agencies from furnishing a consumer report containing adverse items of information. The CFPB is taking this action as mandated by the National Defense Authorization Act for Fiscal Year 2022 to assist consumers who are victims of trafficking in creating or rebuilding financial stability and personal independence.

WHAT SHOULD I DO?

If you believe your background report may contain adverse information originating from being a victim of Human Trafficking, please contact our office at:

Toll Free Call: 800-353-4500

HR Management Group, Inc. (a division of ASE) – Attn: Pre-Employment Services
5505 Corporate Drive, Suite 200
Troy, MI 48098

or

HR Management Group, Inc. (a division of ASE) – Attn: Pre-Employment Services
380 W. Western Avenue
Muskegon, MI 49440

Our team will assist you with your questions and walk you through the process of filing to have the adverse information reinvestigated and removed from your report.

HRMG is here to assist you with making sure you understand your rights and that no adverse information is reported as a result of human trafficking.