14-1210.

A consumer reporting agency which furnishes a consumer report for employment purposes and which for that purpose compiles and reports items of information on consumers which are matters of public record and are likely to have an adverse effect upon a consumer's ability to obtain employment shall:

- (1) At the time public record information is reported to the user of consumer report, notify the consumer of the fact that public record information is being reported by the consumer reporting agency, together with the name and address of the person to whom the information is being reported; or
- (2) Maintain strict procedures designed to insure that whenever public record information which is likely to have an adverse effect on a consumer's ability to obtain employment is reported it is complete and up to date. For purposes of this paragraph, items of public record relating to arrests, indictments, convictions, suits, tax liens, and outstanding judgments shall be considered up to date if the current public record status of the item at the time of the report is reported.

14-1211.

Whenever a consumer reporting agency prepares an investigative consumer report, any adverse information in the consumer report (other than information which is a matter of public record) may not be included in a subsequent consumer report unless the adverse information has been verified in the process of making the subsequent consumer report or the adverse information was received within the three–month period preceding the date the subsequent report is furnished.

14-1212.

- (a) {Whenever credit or insurance for personal, family, or household purposes, or employment involving a consumer is denied or the charge for credit or insurance is increased either wholly or partly because of information contained in a consumer report from a consumer reporting agency, the user of the consumer report shall so advise the consumer against whom the adverse action has been taken and supply the name and address of the consumer reporting agency making the report.}
- (1) A PERSON WHO OBTAINS A CREDIT REPORT ON A CONSUMER FROM A CONSUMER REPORTING AGENCY AND, BASED IN WHOLE OR IN PART ON INFORMATION CONTAINED IN THE CONSUMER REPORT, TAKES ACTION THAT IS ADVERSE TO THE INTERESTS OF THE CONSUMER SHALL WITHIN 30 DAYS PROVIDE WRITTEN NOTICE OF THE ADVERSE ACTION TO THE CONSUMER.
- (2) THE NOTICE PROVIDED UNDER PARAGRAPH (1) OF THIS SUBSECTION SHALL CONTAIN:
- (I) THE NAME, ADDRESS, AND TELEPHONE NUMBER OF THE CONSUMER REPORTING AGENCY MAKING THE REPORT: