

## Notice to Job Seekers Regarding Job Postings with Hiring Restrictions Based on Credit Information

**Notice:** The attached job announcement contains a hiring restriction based on credit information. You are not prohibited from applying for this job, even though you may have “bad” credit or a poor credit history. Further, rejecting you for reasons related to credit may violate federal civil rights laws, depending on the circumstances. Please see below for more information.

### Relevant Information from Federal Agencies

The U.S. Department of Labor, Civil Rights Center (CRC), is responsible for investigating complaints concerning public workforce system entities and programs that allege discrimination on the bases of race, color, religion, sex, national origin, or disability, among others. Inquiries about civil rights issues in the public workforce system should be addressed to CRC by phone at 202-693-6500 (voice) or 202-693-6516 (TTY); by relay at 800-877-8339 (TTY/TDD), or 877-709-5797 or myfedvrs.tv (video); or by e-mail at [CivilRightsCenter@dol.gov](mailto:CivilRightsCenter@dol.gov). Complaints alleging discrimination by entities in the system may be filed with CRC by postal mail, e-mail, or fax, addressed to Director, Civil Rights Center, U.S. Department of Labor, 200 Constitution Avenue, NW, Room N-4123, Washington, DC 20210, [CRCEXternalComplaints@dol.gov](mailto:CRCEXternalComplaints@dol.gov), 202-693-6505 (fax). Further information about the discrimination complaint process is available on CRC's website at <http://www.dol.gov/oasam/programs/crc/external-enforc-complaints.htm>.

The Equal Employment Opportunity Commission (EEOC) is responsible for investigating charges of employment discrimination on the bases of race, color, religion, national origin or sex under Title VII of the Civil Rights Act of 1964, and disability under Title I of the Americans with Disabilities Act of 1990. Both laws apply to employers with 15 or more employees. More information about the laws EEOC enforces and its complaint process is available at <http://www.eeoc.gov/facts/howtofil.html>, (800) 669-4000 (voice), or (800) 669-6820 (TTY).

The Federal Trade Commission (FTC) enforces the Fair Credit Reporting Act, which requires that employers:

- Tell the applicant that the employer may obtain a credit report and get the applicant’s written consent before asking a consumer reporting agency for a credit report.
- Provide the applicant with a copy of the report and a summary of the applicant’s rights before the employer takes an adverse action (such as denying an application for employment) based on information in the credit report.

For more information, please visit:

<http://www.consumer.ftc.gov/articles/0157-employment-background-checks>.

**To obtain a free copy of your credit report, visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or call 1-877-322-8228.**