

RHR Information Services, Inc

# SelectSmart News

## Editor's Note



*Let's hope that April showers bring May flowers. As your busy season comes closer, so does ours. If you are going to see a marked increase in your hiring or need anything to help simplify your background screening process, as always, let us know. We'll do everything in our power to accommodate you.*

*I hope you enjoy our*

*April Newsletter. This month there are some great informational pieces regarding a Seminar on Protecting your Business Assets, Credit Reports and the possibility of National Standards. Let me know if there are specific things you'd like to see in our newsletter., I love story ideas!!*

*Elizabeth Army*

Client Relations Coordinator

### Inside this issue:

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## National Standards Coming Soon?

The incidence of negligent hiring lawsuits is way up—employers and their companies are increasingly relying on background checks to protect themselves.

The relatively new field of pre-employment background screening currently lacks consistent stan-

dards. This can cause errors that can disqualify reputable job applicants, but when criminals slip through with clean records the consequences can be more severe.

A national task force funded by the Justice Department recently recommended national standards for

all screening companies. This seems to be the consensus in the industry as well. NAPBS (The National Association of Professional Background Screeners) currently has no accreditation program available for screening companies but may well develop one

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# Lawfully Protecting Your Business Assets

June 13th 8:00am—12:00pm

Airport Marriott: Bloomington, MN

\$25.00 in advance, \$35.00 at the door

CE Credits: Application Pending

Contact Donna Ploof for reservations

888-389-4023

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*“Call Donna Ploof at  
888-389-4023 for  
reservations.”*

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In today’s environment, employers must take diligent steps to protect their business assets. Failure to take appropriate steps to protect business assets before, during, and after the hiring process may lead to un-anticipated and significant losses. On the other hand, if an employer oversteps legal boundaries to protect their business assets, it may subject itself to a myriad of lawsuits by applicants, employees, and former employees. This program will discuss lawful methods to protect your business assets through interviewing, background checks and computer forensics.

### Legal Issues Associated With Protecting Your Business Assets

Tom Revnew  
Seaton Beck & Peters, PA.

- Lawful Interview Questions
- Compliance with The Fair Credit Reporting Act When Using Investigators
- Lawful and Enforceable Employment Policies

- Use of Company Equipment
- Document Retention Policies
- Confidentiality Agreements
- Non-Competition and Non-Solicitation Agreements
- Others

### Hire Smart and Win!

Donna Ploof  
RHR Informational Systems

- How to Hire Smart through Background Screening
- What each type of screening tool can do and what it can’t do
- How to package screening tools to optimize your knowledge and control hiring costs
- What are the pitfalls of not doing Due Diligence?
- What is Permissible Purpose?
- Plus a “Virtual Reality” method of testing out your knowledge

### Who's Watching Your Intellectual Property Why Should You Care?

Jeremy Wunsch  
LuciData, Inc

Intellectual property theft and technology related crimes within corporations have skyrocketed during the past few years. In fact, more than ever organizations are finding themselves entangled in costly litigation caused by inappropriate use of computers. To help employers avoid costly litigation, this section will provide attendees and overview of:

- Possible litigation threats
- Possible threats to your business assets
- Using data forensics/content monitoring tools to identify internal threats
- Using data forensics/content monitoring to protect your intellectual property

## Commonly Asked Questions: Credit Reports

### How do I obtain a copy of my credit report?

The Fair and Accurate Credit Transactions Act (FACT Act) was signed into law in December 2003. The FACT Act, a revision of the Fair Credit Reporting Act, allows consumers to get one free comprehensive disclosure of all of the information in their credit file from each of the three national credit reporting companies once every 12 months through a Central Source. For more information visit the following websites:  
Experian:  
[www.experian.com](http://www.experian.com)

Equifax:  
[www.equifax.com](http://www.equifax.com)

TransUnion:  
[www.transunion.com](http://www.transunion.com)

### How can I clear up erroneous information on my credit report?

Under the Federal Credit

Reporting Act (FCRA), both the Credit Reporting Agency (CRA) and the organization that provided the information to the CRA, such as a bank or credit card company, have responsibilities for correcting inaccurate or incomplete information in your report. To protect all your rights under the law, contact both the CRA and the information provider.

First, tell the CRA **in writing** what information you believe is inaccurate. Include copies (NOT originals) of documents that support your position. In addition to providing your complete name and address, your letter should clearly identify each item in your report you dispute, state the facts and explain why you dispute the information, and request deletion or correction. You may want to enclose a copy of your report with the items in question circled.

Send your letter by certified mail, return receipt requested, so you can document what the CRA received. Keep copies of your dispute letter and enclosures.

CRA's must reinvestigate the items in question—usually within 30 days—unless they consider your dispute frivolous. They also must forward all relevant data you provide about the dispute to the information provider. After the information provider receives notice of a dispute from the CRA, it must investigate, review all relevant information provided by the CRA, and report the results to the CRA. If the information provider finds the disputed information to be inaccurate, it must notify all nationwide CRA's so they can correct this information in your file.

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*“If your report contains erroneous information, the CRA must correct it.”*

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## National Standards Coming Soon?

to help make national standards a distinct possibility. This Association is currently the only national association of its kind. With their yearly conference and other national events, they are a force and will continue to be.

Look for RHR Information Ser-

vices Inc to not only keep you informed but to be at the front of the pack in adopting any new standards that come about.

As a member of NAPBS our ideas (and yours) may even be used to help start the accreditation program. Contact your

RHR Information Services SelectSmart Representative to learn more about national standards and what may be coming in the future.

10505 Wayzata Boulevard  
Suite 200  
Minnetonka, MN  
55305

Phone: 888-389-4023  
Fax: 888-389-4024  
E-mail: [earmy@rhris.com](mailto:earmy@rhris.com)



**The Right Path to the Right People**



Disclaimer: This newsletter has been developed for informational purposes only for use by the customers of RHR Information Services, Inc., and should not be relied upon as definitively accurate. Due to the complex nature of employment law, we strongly suggest that you work closely with legal council when making employment related decisions.

## Credit Reports

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- Disputed information that cannot be verified must be deleted from your file.
- If your report contains erroneous information, the CRA must correct it.
- If an item is incomplete, the CRA must complete it. For example, if your file showed that you were late making payments, but failed to show that you were no longer delinquent, the CRA must show that you're current.
- If your file shows an account that belongs only to another person, the CRA must delete it.

When the reinvestigation is complete, the CRA must give you the written results and a free copy of your report if the dispute results in a change. If an item is changed or removed, the CRA cannot put the disputed information back in your file unless the information provider verifies its accuracy and completeness, and the CRA gives you a written notice that includes the name, address, and phone number of the provider.

Also, if you request, the CRA must send notices of corrections to anyone who received your report in the past six months. Job applicants can have a corrected copy of their report sent to anyone who received a copy during the past two years for employment purposes. If a reinvestigation does not resolve your dispute, ask the CRA to include your statement of the dispute in your file and in future reports.

Second, in addition to writing to the CRA, tell the creditor or other information provider in writing that you dispute an item. Again, include copies (NOT originals) of documents that support your position. Many providers specify an address for disputes. If the provider then reports the item to any CRA, it must include a notice of your dispute. In addition, if you are correct—that is, if the disputed information is not accurate—the information provider may not use it again.