



APS inc.

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FCRA Requirements

Although the FCRA primarily regulates the operations of consumer credit reporting agencies, it also affects you as a user. We suggest that you and your employees become familiar with the following sections:

- Permissible Purposes of Reports
- Compliance Procedures
- Requirement on users of Credit reports
- Civil liability for willful noncompliance
- Civil liability for negligent noncompliance
- Obtaining information under false pretenses
- Administrative Enforcement
- Responsibilities of Furnishers to Reporting Agencies
- Disposal of Records

Each of these sections is of direct consequence to users who obtain reports.

As directed by law, credit reports may be issued only if they are to be used for Resident Screening. It is imperative that you identify each request for Resident Screening only.

We strongly endorse the letter and spirit of the FCRA. In addition to the FCRA, other laws addressing topics such as computer crime and unauthorized access to protected databases have also been enacted. As a prospective user of credit reports, we expect that you and your staff will comply with all FCRA laws.

Signature/Title

Date