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## FCRA Basic Certification

**Consumer Report - Answer-** Any written, oral, or other communication of any info by a CRA bearing on a consumer's credit worthiness, standing, capacity, character, general reputation, personal characteristics, or mode of living used or expected to be used or collected for establishing consumer's eligibility:

**3 Key Elements of a Consumer Report - Answer-**

1. By a CRA
2. Bearing on a consumer's worthiness
3. Used to establish eligibility

**Consumer Reporting Agency - Answer-** Engages in the assembly or evaluating of consumer credit information or other information on consumers for the purpose of furnishing consumer reports to third parties.

**Examples of CRA - Answer-** Traditional - Equifax, TransUnion, Experian  
Employment screeners  
Tenant Screeners

**NOT CRAs - Answer-** Isolated transactions  
Conduit functions  
Public entities

**Employment Purposes - Answer-** Evaluating a consumer for employment, promotion, reassignment, or retention as an employee.

**NOT Consumer Reports - Answer-** Reports made on "personal knowledge"  
Reports made among persons/entities under "common control" (subsidiary and parent corporations)  
Reports made for purposes other than credit, insurance, or employment (skip tracing, law enforcement, dating)  
Lab reports from a lab directly to an employer.

**Investigative Consumer Reports - Answer-** Information on a consumer's character, general reputation, personal characteristics, or mode of living obtained through personal interviews with neighbors, friends, or associates of the consumer reported on.

**Excluded from Consumer Reports - Answer-** Arrest records more than 7 years old.  
Negative credit data older than 7 years  
Bankruptcies can be reported for 10 years.

**5 Groups Affected by FCRA - Answer-** CRAs  
End Users  
Furnishers  
Resellers  
Consumers

# Sample Test Questions For Fcra Certification Exam

**David Baud**



## **Sample Test Questions For Fcra Certification Exam:**

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