## **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

- Bearing on a consumer's worthiness
- 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**

**Brielle Morgan** 

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

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