

Legislation and Compliance Update



Important Information for GIS Customers

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February 5, 2010

Maryland Legislation Could Limit Credit Reports for Employment Screening Purposes

For many of our clients, credit checks are a vital part of their background screening programs. These programs have been specifically designed to help grow and protect businesses and their consumers through due diligence to ensure the best possible applicants are considered for work. Maryland House Bill 175 is seeking to limit the use of credit reports for employment screening purposes.

This bill would prohibit an employer from using an applicant's or employee's credit report or credit history in determining whether to deny employment to the applicant, discharge the employee or determine compensation or terms, conditions, or privileges employment; authorizing an employer to request or consider an applicant's credit report or credit history under specified circumstances; authorizing an applicant or employee to bring an action for injunctive relief, damages, or other relief for a violation of a specified provision of law; etc.

This effectively limits the employer's discretion, regardless of their strict compliance with rules regarding written consumer authorization. If you believe employers who are compliant with the law in terms of written authorization from consumers should be allowed to use credit report information to make more informed hiring decisions, you are encouraged to make your voice heard.

We urge you to contact Dereck E. Davis, Chairman of the House Economic Committee, to communicate the impact this will have on your business.

Dereck E. Davis, Chairman of the House Economic Committee
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