



FCRA Section 605C

Talking Points for Survivors and Advocates

Tips

- Be assertive! Many Consumer Reporting Agencies (CRAs) may not be aware of this new law or their obligations under the law. Remember that as a Survivor of trafficking, YOU HAVE THIS RIGHT.
- You may be the first Survivor to submit a block request to the CRA, and you are paving the way for others. It may feel easy to get discouraged, but know that your advocate and Abuse Prevention Systems are behind you.

Talking Points With CRAs

"Hello, I am a Survivor of trafficking. Can you give me the necessary information that would allow me to submit my Section 605C trafficking information block request, related to adverse information in my Background Check?"

If the CRA does not know what you are talking about or asks if you want to submit a dispute, say:

"No, I am not interested in submitting a dispute. I need to submit a Section 605C trafficking information block request pursuant to Section 605C of the Fair Credit Reporting Act (FCRA). A block and a dispute are different processes."

If they still do not know what you are asking, tell them you need to email them your paperwork and ask for an email address where you can send your documents. Let them know:

"Under Section 605C of the FCRA, I am providing you with adverse information related to having been trafficked. Under this section of the FCRA, a CRA is required to block the reporting of the specified adverse information on my Background Check within 4 business days. You then have 5 business days to reach me and let me know if you need further information. Once you've received my complete block submission, you have 25 days to make a final determination. I will send all my documentation to the email address you provide. You should contact your legal counsel if you do not currently have a trafficking block process, as this process is required by federal law."

If asked about charges from trafficking, say:

"All the relevant charges are written in my Consumer Submission. Federal law forbids you from asking for information regarding the facts or circumstances related to my trafficking experience."

You may send the CRA [this link](#) by email, or refer them to AbusePreventionSystems.com/NewStart, for additional information related to Section 605C of the FCRA.