

**Notice of Rights for California Employees – Your Right to Review an Investigative Consumer Report**  
**A Summary of Your Rights Under the Provisions of California Civil Code Section 1786.22**

The Investigative Consumer Reporting Agencies Act (ICRAA) is designed to promote accuracy, fairness, and privacy of information in the files of every “investigative consumer reporting agency.” The ICRAA gives you specific rights, including those outlined below. You may have additional rights under federal law.

California Civil Code section 1786.10 requires an investigative consumer reporting agency to allow a consumer to visually inspect all files maintained regarding the consumer at the time of the request. Certain information regarding the sources of information used for a report is excluded.

Under California Civil Code section 1786.22, an investigative consumer reporting agency shall supply files and information about you, the consumer, during normal business hours and on reasonable notice.

The investigative consumer reporting agency will make files maintained on you available for visual inspection in the following ways:

- In person, if you appear in person and furnish proper identification. A copy of the file will also be available to you for a fee not to exceed the actual cost of copying.
- By certified mail, if you make a written request, with proper identification, for copies to be sent to a specified address. However, agencies complying with a request for such a mailing will not be liable for disclosures to third parties caused by mishandling of mail after it leaves the agency.
- By telephone. A *summary* of all information contained in your file and required to be provided to you under Section 1786.10 will be provided by telephone, if you have made a written request, with proper identification for telephone disclosure, and the toll charge, if any, for the telephone call is prepaid by or charged directly to you.

The term “proper identification” means information generally deemed sufficient to identify a person. This includes documents such as a valid driver’s license, social security account number, military identification card, and credit cards. Only if you are unable to reasonably identify yourself with the information described above, may an investigative consumer reporting agency require additional information concerning your employment and personal or family history in order to verify your identity.

The investigative consumer reporting agency shall also provide trained personnel to explain any information provided to you.

The investigative consumer reporting agency shall provide a written explanation of any coded information contained in files maintained on you. This written explanation shall be distributed whenever a file is provided to you for visual inspection as required under Section 1786.22.

You will be permitted to be accompanied by one other person of your choosing, who shall furnish reasonable identification. The investigative consumer reporting agency may require you to furnish a written statement granting permission to the agency to discuss your file in such person’s presence.