

**NOTICE – BACKGROUND INVESTIGATION AND
USE OF CREDIT INFORMATION**

VERMONT RESIDENTS

Vermont Residents or Employees – this summary of the provisions of the 21 V.S.A. § 495i is being provided to you pursuant to state law.

Your employer intends to obtain a credit report or credit history about you from a credit reporting agency for employment purposes. In doing so it meets one of the following exemptions allowing it to obtain such information related to your employment or position:

- The information is required by State or federal law.
- The position of employment involves access to confidential financial information.
- The employer is a financial institution as defined in 8 V.S.A. § 11101(32) or a credit union as defined in 8 V.S.A. § 30101(3).
- The position of employment is that of a law enforcement officer as defined in 20 V.S.A. § 2351a, emergency medical personnel as defined in 24 V.S.A. § 2651(6), or a firefighter as defined in 20 V.S.A. § 3151(3).
- The position of employment requires a financial fiduciary responsibility to the employer or a client of the employer, including the authority to issue payments, collect debts, transfer money, or enter into contracts.
- The employer can demonstrate that the credit information is a valid and reliable predictor of employee performance in a specific position of employment.
- The position of employment involves access to the employer's payroll information.

An employer that is permitted to obtain a credit report or credit history may not use an employee's or applicant's credit report or history as the sole factor in decisions regarding employment, compensation, or a term, condition, or privilege of employment.