



CREDIT REPORT POLICY

Area: Basic Policies and Employment

Subject: Credit Report

Applies To: Campus employees

Sources:

Responsible Party: Associative Vice-President for Human Resources

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Page(s): Page 1 of 3

I. Purpose

This document establishes a policy for those positions at Georgia Southern University (“the University” or “GSU”) designated in the job description as a “Position of Trust” and generally defined as having job duties including fiscal responsibility or authority to expend funds from the University’s bank accounts. This policy follows guidance provided by the Board of Regents.

II. Policy Statement

Credit Checks

As directed by the Board of Regents, it is the policy of the University to obtain and review credit histories of individuals who apply for or hold a Position of Trust (as designated in the job description) within the University. The credit report will be used as a factor in establishing employment eligibility. Applicants for these positions will be required to submit to a credit check as a condition of employment. Incumbents in these positions will be required to complete a credit check every five (5) years.

Each applicant or employee to whom this policy applies will be required to sign an authorization allowing the University to obtain a current credit report. Failure to provide a signed authorization form will result in the rejection of an applicant’s employment application or disciplinary action for current employees, up to and including termination. The information obtained from the credit report will be used to determine: (1) whether to extend or retract an offer of employment to a job applicant or (2) whether a current employee should be removed from his or her position and/or (3) whether the current employee’s access to or responsibility for funds should be eliminated. The results of an individual’s credit report will not result in the individual being declared generally ineligible for employment with the University. Determination of employment eligibility will be made by the Credit Review Committee on a case by case basis, considering the job duties of the specific position applied for or held.

III Review Process

Credit reports will be handled in the same manner as the Criminal Background Investigation report conducted on applicants to whom a conditional offer of employment has been extended. The credit report will be delivered to the Director of Employment Services within GSU’s Human Resources department.

The credit report will remain with Human Resources until a determination on employment or continued employment eligibility is made. Human Resources shall place a certification in the file of the applicant or

current employee (hereinafter referred to as “Candidate”) indicating the date the report was obtained, the name of the person or persons reviewing the credit report, and a statement of eligibility. The credit report will be maintained separate and apart from the Candidate’s personnel file. The credit report will not be provided to the department in which the position is located. The department will only be told whether the Candidate is eligible for the position.

A copy of the Candidate’s credit report will be provided to him or her free of charge. The credit report will be transmitted to the Candidate in the manner selected by the Candidate (i.e. by facsimile, by e-mail or by certified mail return receipt).

The Candidate has the right to dispute the accuracy or completeness of information contained in the credit report with the credit reporting agency. Upon written notification, the reporting agency has thirty (30) days to respond to the dispute. The Candidate should contact the credit reporting agency directly to obtain the credit agency’s procedures for disputing the accuracy of the credit report. The University will not participate in the dispute.

If a Candidate wants the University to consider mitigating factors, the Candidate must provide the Director of Employment Services with written notice of intent to dispute the accuracy of the information contained in the credit report within forty-eight (48) hours of receipt of the report, and must provide a copy of supporting information and documentation within seventy-two (72) hours of receipt of the report.

Unless the University’s Director of Employment Services receives timely notice of intent to dispute, the University may, at its sole discretion, make an employment decision based on the credit report. For job applicants, the University is not obligated to wait until the reporting credit agency responds to a Complaint. For current employees, the University will allow up to forty-five (45) calendar days to resolve a dispute with the credit reporting agency before making an employment decision. If the University concludes the Candidate is not eligible for employment based on information contained in the credit report, a notice of adverse action will be provided to the Candidate.

The Department of Human Resources is responsible for distributing the “Fair Credit Reporting Act Disclosure and Authorization to Obtain Credit Report” form and the “Transmission of Credit Report” form to each Candidate. Completed authorizations for credit reports will be placed in the Candidate’s personnel file and maintained in accordance with USG Record Retention Guidelines.

For unsuccessful Candidates, the following documents will be maintained by the University in accordance with USG Record Retention Guidelines: (1) authorization forms, (2) credit reports (3) a copy of the pre-adverse action disclosure, (4) a copy of the adverse action notice, and (5) the statement of the person or person’s reviewing the credit report to determine the eligibility of the Candidate for employment.

Questions

The Department of Human Resources, Employment Services, is prepared to assist with questions on these procedures.

Definitions

Credit Review Committee (CRC) – The administrative committee charged with determining questions of suitability of hire. The committee should have a minimum of three members but no more than five members. The CRC will consist of a representative from Human Resources, Financial & Business Services,

Office of Legal Affairs, and a representative appointed from the VP Division for which the search is being considered. The Associate VP for Legal Affairs, or designee, will chair the CRC.

Candidate—applicant for or current employee in a Position of Trust

Consent Form – A form authorizing the University to conduct a credit check.

Hiring Department – The department hiring a new employee (whether internally or externally), or promoting an existing employee.

Hiring Office – The University’s employment office.

Position of Trust—a position designated in the job description as a “Position of Trust.” Generally, these positions are so designated because job duties include fiscal responsibility or authority to expend funds from the University’s bank accounts.