



## **Types of Background Checks Our Members May Encounter:**

**Memo prepared by ARRL General Counsel Chris Imlay W3KD, for the ARRL Programs and Services Committee – January 2017**

There are three main types of background checks. The first is a criminal background check which involves checking criminal dockets to determine whether or not there have been convictions for crimes, both misdemeanors and felonies. These are conducted only via law enforcement agency records and criminal court docket records.

The second is a credit check, to determine creditworthiness. That is not an issue typically for Amateur Radio operators. For credit checks, information is obtained directly from a creditor of the consumer or from a consumer reporting agency, or from the subject of the credit check individually.

The most comprehensive (and intrusive) type of background check is what the Federal Trade Commission refers to as an “investigative consumer report”. This looks into information on a consumer's character, general reputation, personal characteristics, and mode of living. The information is obtained through personal interviews with neighbors, friends, or associates of the consumer reported on or with others with whom he is acquainted or who may have knowledge concerning any such items of information. This does NOT, however, include specific factual information on a consumer's credit record. Investigative consumer reports are what are used in establishing eligibility for (A) employment purposes; or (B) any other purpose authorized under section 604 of the Fair Credit Reporting Act. The types of information that may be obtained in an investigative consumer report include, but are not limited to: social security number verification, criminal record checks, public court records checks, driving records checks, educational records checks, verification of employment positions held, personal and professional references checks, licensing and certification checks, etc.