**APPENDIX A**

County and Municipal Considerations during the Adverse Action Process

The list below is not an all-inclusive list. Seek legal counsel to determine applicable regulations in your specific geographic area.

**Pre-Adverse Action**

* The following jurisdictions have laws that require the pre-adverse action letter to identify the specific items contained in the report that contributed to an adverse action against a consumer being considered based on the contents of the consumer report:
* San Francisco (CA)
* Seattle (WA)
* Montgomery County (MD)
* Prince George’s County (MD)
* The following jurisdictions require a seven (7) day waiting period between the pre-adverse and adverse action stages.
* San Francisco (CA)
* Montgomery County (MD)
* Prince George’s County (MD)

**Adverse Action**

* The following jurisdictions have laws that require the Adverse Action letter to identify the specific items contained in the report that contributed to an adverse action against a consumer being taken based on the contents of the consumer report:
* San Francisco (CA)
* Chicago (IL)
* Montgomery County (MD)
* Prince George’s County (MD)
* Seattle (WA)

Important note: Validity’s eJobApp features an FCRA Compliance Manager which is designed to maintain a user’s compliance with the federal Fair Credit Reporting Act (FCRA), the federal Fair and Accurate Credit Transaction Act (FACTA) and individual state regulations. It is not designed to maintain user’s compliance at the county or municipal level.