



DEPARTMENT OF THE NAVY
NAVY RECRUITING COMMAND
5722 INTEGRITY DR.
MILLINGTON, TN 38054-5057

Canc: Jun 10

COMNAVCRUITCOMNOTE 1130

N35

10 JUN 2009`

COMNAVCRUITCOM NOTICE 1130

From: Commander, Navy Recruiting Command

Subj: CREDIT CHECK SCREENING REQUIREMENT FOR APPLICANTS
CONTRACTED IN THE CT/IS/IT RATINGS

Encl: (1) Summary of Rights Under the Federal Fair Credit
Reporting Act and Credit Check Release Consent

1. Purpose. To implement a credit check screening requirement for applicants contracted in the CT/IS/IT ratings 30 to 60 days prior to accession.

2. Background. The reclassification rate of Navy accessions contracted into ratings requiring a Single Scope Background Investigation (SSBI) clearance is over twenty percent. In over eighty percent of the cases, the reason for reclassification is due to adverse financial management histories discovered during the accession interview conducted by Navy Network Warfare Command (NNWC) at Recruit Training Command (RTC) prior to submitting a SSBI.

3. Discussion. The reclassification rate due to financial background screening failures necessitates implementation of a reasonable and cost effective pre-accession screening measure to minimize the loss of recruits contracted in the CT/IS/IT ratings immediately after accession. Navy Recruiting Command worked with Navy Enlisted Community Managers (ECMs) and NNWC officials to identify a credit check process to aid in the identification of Delayed Entry Program (DEP) personnel contracted in the CT/IS/IT ratings that are ineligible for a SSBI clearance due to adverse information reflected on a credit report.

4. Credit Check Processing Requirements. All applicants contracted into either the CT, IS, or IT rating shall have a credit check performed by Navy Recruiting Command (N32) CT/IS/IT program managers. If adverse information is disclosed during initial processing, a credit check will be completed prior to contracting. If no adverse information is disclosed, a credit

check will be performed 30 to 60 days prior to accession. DEP personnel who had a credit check performed during initial processing shall have a second credit check performed 30 to 60 days prior to shipping only if six months or longer has elapsed since being DEP contracted.

a. District Enlisted Programs Officer Responsibility. Direct assigned recruiters and Navy Liaison Office (NLO) personnel will obtain a signed Summary of Rights Under the Federal Fair Credit Reporting Act and Credit Check Release Consent Form, enclosure (1), for each DEP person and applicant contracted in either the CT, IS, or IT rating. Ensure the NLO makes a copy of this signed document for placement in the member's residual file and the original is sent and received by NAVCRUITCOM (N32) upon contracting of applicants and within the next 30 days from the date of this notice in the case of current CT/IS/IT DEP personnel. DEP personnel scheduled to ship prior to 1 May 09 are grandfathered.

b. NAVCRUITCOM (N32) CT/IS/IT Program Manager Responsibility:

(1) Conduct a PRIDE query during the first week of every month to identify CT/IS/IT DEP personnel scheduled to ship the following month.

(2) Verify receipt of the signed Summary of Rights Under the Federal Fair Credit Reporting Act and Credit Check Release Consent Form for each DEP person.

(3) Initiate credit check with approved credit reporting vendor.

(4) Determine if member's financial management history is acceptable or requires further review by NNWC adjudicators.

(5) Report adverse findings and non-acceptability for retention of members in their assigned program to the responsible NLO. Maintain the credit check and signed Summary of Rights Under the Federal Fair Credit Reporting Act and Credit Check Release Consent Form for a period of two years.

5. This Notice is effective immediately and shall remain in effect until cancelled by separate official correspondence from Navy Recruiting Command Headquarters.

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6. Questions regarding this program may be referred to NAVCRUITCOM (N35), at (901) 874-9465. DSN is 882.

/s/

R. R. BRAUN

Deputy

Distribution:

Electronic only, via

<http://www.cnrc.navy.mil/Publications/directives.htm>

**Summary of Rights Under the Federal Fair Credit Reporting Act
and Credit Check Release Consent**

PRIVACY ACT STATEMENT

AUTHORITY AND PURPOSE: 5 U.S.C. 301, Departmental Regulations; and E.O. 9397 (SSN). Provided information is used to assist officials and employees of the Navy in the management, supervision and administration of Navy personnel (officer and enlisted) and the operations of related personnel affairs and functions.

ROUTINE USES: Information will be utilized by Department of the Navy officials in verifying qualifications and suitability for contracting in the CT/IS or IT ratings..

DISCLOSURE: Voluntary. However, failure to provide the requested information may result in you non-consideration in the above programs..

Carefully read this authorization to release information about you, then sign and date it in ink.

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "Consumer Reporting Agency" (CRA). You can find the complete text of the FCRA, 15 U.S.C. 1681-1681u, at the Federal Trade Commission's web site (<http://www.ftc.gov>). The FCRA gives you specific rights as outlined below. You may have additional rights under law. You may contact a state or local consumer protection agency or a state attorney to learn those rights.

- You must be told if information in your files has been used against you in denying your enlistment or acceptance for a specific program.
- You can find out what is in your file. At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for this report if a person has taken action against you because of information supplied by the CRA.
- You can dispute inaccurate information with the CRA. If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous.
- Your consent is required for reports to be provided to Navy officials who will use the information obtained from the CRA to determine your eligibility for enlistment options.

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**Summary of Rights Under the Federal Fair Credit Reporting Act
and Credit Check Release Consent - Continued**

This is to inform you that as part of our procedure for processing your enlistment application, we will obtain a consumer credit report to determine your eligibility for entry into enlistment programs requiring financial screening as part of a background check. You have the right to make a written request within a reasonable period of time for a copy of your credit file to the CRA to dispute any inaccurate information in your credit report. By signing below, you acknowledge your rights under the provisions of the FCRA and your consent for Navy officials to obtain a credit report.

Signature (Sign in ink)		Full Name (Type or print legibly)		Date Signed (mm/dd/yyyy)
Other Names used			Date of Birth	Social Security Number
Current Street Address	City	State	Zip Code	Home Telephone Number

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