ACRANET

IT'S WHAT YOU **KNOW**

August 8, 2017

Judicial Information Systems Committee
% Stephanie Happold
Data Dissemination Administrator
Administrative Office of the Courts
PO Box 41170
Olympia, WA 98504-1170

Dear Committee Members,

We are writing in response to changes being made to the judicial records that adversely impacts community members and businesses. While we understand the issues you were dealing with in making these changes, we feel it is important to point out the adverse impact this will have on the public.

First of all, a little about us/ ACRAnet is a Spokane, WA based company that has been involved in consumer reporting since 1903 and through four generations of family ownership. We currently support business, nonprofits, federal, state and local governments nationally, supplying employment screening, residential screening, homeland security, government licensing and a score of other consumer reporting services nationwide. We are governed nationally by the FTC (Federal Trade Commission) and the CFPB (Consumer Financial Protection Bureau) under the FCRA (Fair Credit Reporting Act). The FCRA requires that we report accurately.

A great number of our clients require criminal history information. The FCRA allows us to report derogatory data if verified by 1.) three or more identifiers, or 2.) if by name only, we must notify the consumer in writing the nature of the derogatory information we are reporting and advise them of their rights to challenge the information. Many in our industry typically take the easy route of option 2 by simply always sending the letter without working hard to verify the record accuracy. While ACRAnet must sometimes use option 2 our preference is for option 1 because it is better for our clients and it is far better for consumers.

Our consumer experience shows that often current address information provided by clients may be slightly in error or that consumers either don't understand the letter we mail; mistake it for junk mail; or, they simply disregard it. As a result, a consumer may miss out on a job opportunity or access to the residence that they had hoped to rent as the reported criminal history may be incorrect yet goes unchallenged.

We understand that our alternative may be to visit individual courts in person or use a third-party runner to get the information we need. The problem is that our clients demand rapid response in a time when we are approaching full employment and housing shortages and these alternatives can add days to report completion. A consumer whose records can't be quickly and accurately identified and cleared will lose their place in line for the housing or job opportunity to the applicant whose record is clear and quickly reported. In the end, a consumer with a common name may become victimized over and over again.

Surely in this day and age there must be a way to separate confidential and non-confidential offender address information. We would urge the committee to work with the industry to find a better solution to the problem than the one instituted.

Thank you for your consideration.

Sincerely,

James M. Warrick
President

Sincerely,

Dave Koch
Director of Public Affairs

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