

Recommendations for Record Retention

Verified Credentials, Inc. recommends that any end user of a consumer report retain the report with the signed disclosure and authorization for a minimum of five (5) years.

FAIR CREDIT REPORTING ACT

§ 618. Jurisdiction of courts; limitation of actions [15 U.S.C. § 1681p]

An action to enforce any liability created under this title may be brought in any appropriate United States district court, without regard to the amount in controversy, or in any other court of competent jurisdiction, not later than the earlier of (1) 2 years after the date of discovery by the plaintiff of the violation that is the basis for such liability; or (2) 5 years after the date on which the violation that is the basis for such liability occurs.

DRIVER'S PRIVACY PROTECTION ACT OF 1994

§ 30002 Prohibition on release and use of certain personal information from state motor vehicle records

(14) (c) Any authorized recipient (except a recipient under subsection (b) (11)) that resells or re-discloses personal information covered by this title must keep for a period of 5 years records identifying each person or entity that receives information and the permitted purpose for which the information will be used and must make such records available to the motor vehicle department upon request.