UNITED STATES OF AMERICA FEDERAL TRADE COMMISSION

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In the Matter of)	
)	DOCKET NO. C-3760
BRUNO'S INC.,)	
a corporation)	
)	

COMPLAINT

Pursuant to the provisions of the Fair Credit Reporting Act, 15 U.S.C. § 1681 <u>et seq.</u>, and the Federal Trade Commission Act, 15 U.S.C. § 41 <u>et seq.</u>, and by virtue of the authority vested in it by said Acts, the Federal Trade Commission, having reason to believe that Bruno's, Inc., a corporation, hereinafter referred to as respondent, has violated the provisions of said Acts, and it appearing to the Commission that a proceeding by it in respect thereof would be in the public interest, hereby issues its complaint, stating its charges in that respect as follows:

DEFINITIONS

For the purposes of this Complaint, the following definitions are applicable. The terms "consumer," "consumer report," and "consumer reporting agency" shall be defined as provided in Sections 603(c), 603(d), and 603(f), respectively, of the Fair Credit Reporting Act, 15 U.S.C. §§ 1681a(c), 1681a(d) and 1681a(f).

PARAGRAPH ONE: Respondent Bruno's, Inc. is a corporation organized, existing and doing business under and by virtue of the laws of the State of Alabama, with its office and principal place of business located at 800 Lakeshore Parkway, Birmingham, Alabama 35235.

PARAGRAPH TWO: Respondent, in the ordinary course and conduct of its business, uses information in consumer reports obtained from consumer reporting agencies in the consideration, acceptance, and denial of applicants for employment with respondent.

PARAGRAPH THREE: The acts and practices of respondent alleged in this complaint have been in or affecting commerce, as "commerce" is defined in the Federal Trade Commission Act.

PARAGRAPH FOUR: Respondent, in the ordinary course and conduct of its business, has denied applications or rescinded offers for employment with respondent based in whole or in

part on information supplied by a consumer reporting agency, but has failed to advise consumers that the information so supplied contributed to the adverse action taken on their applications or offers for employment, and has failed to advise consumers of the name and address of the consumer reporting agency that supplied the information.

PARAGRAPH FIVE: By and through the practices described in Paragraph Four, respondent has violated the provisions of Section 615(a) of the Fair Credit Reporting Act, 15 U.S.C. § 1681m(a).

PARAGRAPH SIX: By its aforesaid failure to comply with Section 615(a) of the Fair Credit Reporting Act and pursuant to Section 621(a) thereof, respondent has engaged in unfair and deceptive acts or practices in or affecting commerce in violation of Section 5(a)(1) of the Federal Trade Commission Act.

WHEREFORE, THE PREMISES CONSIDERED, the Federal Trade Commission on this twenty-ninth day of July, 1997, issues this complaint against respondent.

By the Commission.

Donald S. Clark Secretary

SEAL