

**NOTIFICATION AND DISCLOSURE:
ADVERSE ACTION BASED ON A CONSUMER REPORT
PURSUANT TO 15 U.S.C. 1681m**

Dear Applicant:

We regret to inform you that based on our hiring criteria; we are unable to consider you further for an employment opportunity with our organization. This decision was made in part from the information we received from our employment-screening vendor.

The enclosed report was received from AccuReport, LLC. AccuReport does not make the decision to deny your application. Further, AccuReport has no information on the specific reasons for denial.

In accordance with the Fair Credit Reporting Act, you have previously received a copy of the information and a copy of your rights under the Act. You also have the right to obtain an additional free copy of the report within 60 days of your receipt of this letter by contacting the supplier at the addresses and telephone numbers below. Please refer to these documents if you have further questions.

You have the right to dispute the accuracy or completeness of the information contained in the report(s) by contacting AccuReport, LLC or if the report is a credit report, by contacting the credit bureau that furnished the report.

Employment Screening Vendor:

AccuReport
2977 HWY K, Suite 245
O'Fallon, MO
63366
Phone 888-322-2087
Fax 815-377-3653

For credit reports, contact the bureau that supplied the report as listed on the consumer report:

Experian: Consumer Assistance, P.O. Box 2350, Chatsworth, CA 91313,
888.397.3742. Equifax: P.O. box 740241, Atlanta, GA 30374-0241, 800.685.1111

TransUnion: P.O. Box 7000, North Olmstead, OH 44071, 800.888.4213

For information on non-credit reports, contact:

Any dispute regarding the information on your report must be resolved with the agencies above.

This notice is provided pursuant to the Fair Credit Reporting Act, 15 U.S.C. 1681m.

Note: The FCRA requires that any person taking any adverse action based in whole or in part on a consumer report must provide the consumer with notice of the adverse action, certain information about the consumer reporting agency, and notice of the consumer's rights to obtain a copy of the report and dispute its accuracy.

SAMPLE ADVERSE ACTION NOTIFICATION AND DISCLOSURE: AccuReport, LLC does not guarantee the completeness, sufficiency, or accuracy of the disclosure above. As the employer or user of consumer reports, it is your responsibility to ensure compliance with all of the relevant federal, state and local laws governing this area. We strongly recommend that prior to use, consult with an attorney.