

**PRE-ADVERSE ACTION NOTIFICATION AND DISCLOSURE:
INTENDED ADVERSE ACTION BASED ON A CONSUMER REPORT
PURSUANT TO 15 U.S.C. 1681b(b)(3)**

Dear Applicant:

This letter is to notify you that _____(COMPANY) has conducted a pre-employment background check that you authorized as part of your application process. As a part of that process, _____(COMPANY) obtained a pre-employment report, a copy of which is enclosed. You are hereby notified that there is information in the report that, if accurate, is grounds (in whole or part) for denial of your application. A summary of your rights under the Fair Credit Reporting Act is also enclosed.

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.

You may contact AccuReport to receive a free copy of the consumer report by sending them a written request within 60 days of receiving this notice. You have the right to dispute, with AccuReport, the accuracy or completeness of any information in the consumer report. AccuReport will reinvestigate the disputed information and respond within 30 days.

If you wish to dispute the accuracy of the report, contact:

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. 1681b(b)(3).

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 PRE-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.