

DISCLAIMER: This document is intended for instructional purposes only and is not intended as legal advice. One Source The Background Check Company recommends you consult with an attorney to review this document regarding your compliance with the Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.) and applicable state laws related to background screening and consumer notices and disclosures.

May 16, 2017

Applicant Name
123 Any Street
City, State Zip

SUBJECT: Pre-Adverse Action Letter

Dear Applicant:

[Insert client name] (hereinafter the "Company") conducts background checks on prospective applicants. We receive our reports from a consumer reporting agency, One Source The Background Check Company, and they are considered "consumer reports" under the Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.).

Enclosed is a copy of the consumer report you authorized and which we obtained in conjunction with your application with the Company. Enclosed you will also find a copy of the notice, "A Summary of Your Rights under the Fair Credit Reporting Act," which describes your rights under the law.

We may take adverse action related to your application with the Company based in whole or in part on information in the enclosed report and we ask that you carefully review it. If there are any errors or incomplete information in the report, you should contact One Source The Background Check Company to dispute the information in the report.

The consumer report was provided by:

One Source The Background Check Company
PO Box 24148
Omaha, NE 68124
E-mail: disputes@onesourcebackground.com
Phone: 1-800-608-3645
Fax: 1-800-929-8117
Website: www.onesourcebackground.com/tools/applicant-disputes/

Please contact One Source immediately so the corrected information can be reviewed prior to the final decision being made.

Sincerely,