

***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: Adverse Action Letter

Dear Applicant:

This letter is to inform you that based on our criteria your application with [insert client name] (hereinafter the "Company") is being denied. In evaluating your application, the consumer reporting agency listed below provided us with information which, in whole or in part, influenced our decision. One Source The Background Check Company plays no part in determining the criteria to make our decision to take the adverse action and is unable to provide you with the specific reason why the adverse action was taken.

Under the Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.) you are entitled to obtain a free copy of your consumer report by contacting One Source The Background Check Company directly within sixty (60) days of receipt of this letter. You also have the right to dispute the accuracy or completeness of any information in the consumer report provided by One Source The Background Check Company by contacting them at the following address:

One Source The Background Check Company  
PO Box 24148  
Omaha, NE 68124  
Phone: 1-800-608-3645  
Email: [disputes@onesourcebackground.com](mailto:disputes@onesourcebackground.com)  
Website: [www.onesourcebackground.com/tools/applicant-disputes/](http://www.onesourcebackground.com/tools/applicant-disputes/)

If your consumer report included a credit report, you also have the right to obtain an additional copy of the report at no charge within 60 days of your receipt of this letter by contacting TransUnion. TransUnion can be reached at the address and telephone number below or requests can be faxed directly to TransUnion at 1-610-546-4657.

TransUnion  
P.O. Box 7000  
North Olmstead, OH 44071  
1-800-916-8800

Any dispute regarding the accuracy of information on your report must be resolved with One Source The Background Check Company. Thank you for your interest in our Company.

Sincerely,