

INSERT
COMPANY
NAME HERE

SAMPLE "BEFORE" ADVERSE ACTION LETTER

Date

Dear _____,

On _____, you authorized Employer to obtain consumer reports and/or investigative consumer reports about you from a consumer reporting agency. Enclosed please find (1) a copy of the report we obtained from OPENonline, LLC, P.O. Box 549, Columbus, OH 43216, (888)381-5656 (Phone), 614-481-6980 (Fax), and (2) a summary of your rights under the Fair Credit Reporting Act.

You may identify any errors, inaccuracies and/or otherwise respond to the information contained in the report within ten calendar days from the date of this letter.* If you choose to do so, you must contact the Company at [insert appropriate contact information]. If you wish to dispute the accuracy of the information in the report directly with the consumer reporting agency (*i.e.* the source of the information contained in the report), you should contact the agency identified above directly.

Sincerely,

* Employer will afford New York applicants and employees up to 5 business days after receipt of this letter or up to 10 calendar days after the date of this letter, whichever period is longer.

The information in this form is not intended as legal advice. Legal advice should be sought from your attorney. OPENonline does not guarantee the completeness, sufficiency, or accuracy of the information contained in the form. It may be desirable to adapt the foregoing to fit your specific situation.