ADVERSE ACTION NOTICE

Client Logo

(if Client inserts here)

Date

Dear **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**:

We are writing to inform you that [End User] (the “Company”) is unable to engage, or continue to engage, you as an employee or independent contractor. This decision was based in whole or in part on information contained in a consumer report and/or investigative consumer report from Accurate Background (“Accurate”).

A copy of this report was previously given to you. The agency that provided the report, **Accurate Background, LLC**, is located at **200 Spectrum Center Dr. Suite 1100, Irvine, CA 92618** or **800-216-8024 (**[**www.accurate.com**](http://www.accurate.com)**)**. This agency did not make this employment decision and is unable to supply you with specific reasons why the decision was made. You have the right to obtain a free copy of the report if you submit a written request to the agency identified above no later than 60 days after you receive this notice. You also have the right to dispute the accuracy or completeness of any information in the report by contacting Accurate directly.

Please find the following, enclosed or through the link below:

[URL]

1. Consumer Report
2. A Summary of Your Rights Under the Fair Credit Reporting Act
3. California Notice of Rights by an Investigative Consumer Reporting Agency

**Massachusetts applicants or employees only (this section applies only if the report referenced above is a credit report):** You have the right to obtain a free copy of your credit report within sixty days from the consumer credit reporting agency which has been identified on this notice. The consumer credit reporting agency must provide someone to help you interpret the information on your credit report. Each calendar year you are entitled to receive, upon request, one free consumer report. You have the right to dispute inaccurate information by contacting the consumer credit reporting agency directly. If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the agency must then, within thirty business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. If reinvestigation does not resolve the dispute to your satisfaction, you may send a letter to the consumer credit reporting agency, to be kept in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about the disputed information in a report it issues about you.

Sincerely,

[End User]