

Sample of Adverse Action letter to be sent to applicant if you deny employment in whole or in part on any information in a Stewart & Associates Inc. report. 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, you consult with an attorney.

COMPANY LETTERHEAD

Date

Name

Address

City, State, Zip

Dear _____:

As you authorized in your employment application, (*company name*) has recently completed a pre-employment background check as part of our employee selection process. The purpose of this letter is to inform you that there is information in the report we received which, if accurate, would prevent us from offering you employment at this time. A copy of the report is enclosed.

If, after reviewing the report, (1) you believe that information contained in it is inaccurate and/or (2) you want to know what information in the report falls outside of our company guidelines, we ask that you contact us directly within five days. Otherwise, we will assume that you no longer wish to pursue employment with us.

This report was furnished to us by Brian W. Stewart & Associates Inc., 50 West Douglas Street, Suite 1200, Freeport, Illinois 61032, 815-235-3807. Please understand that while Brian W. Stewart & Associates Inc. provided the report, they did not make this decision, and they are unable to provide you the specific reasons why (*company name*) made this decision.

Enclosed along with the report is a description of your rights under the federal Fair Credit Reporting Act. Under the law, you have the right to dispute, directly with Brian W. Stewart & Associates Inc., any information in this report. They will reinvestigate the disputed information free of charge and either record the current status of the disputed information or delete the item(s) within 30 days of receiving your dispute. If the information is found to be inaccurate or incomplete or cannot be verified, they will promptly delete that item or modify it. They will provide notification of the dispute to any person who provided the information you dispute within five business days of receiving your notice of dispute. The enclosed Summary of Rights provides additional information about your rights.

You have the right to obtain an additional free copy of the enclosed report if you request it from Brian W. Stewart & Associates Inc. within 60 days of when you receive this notice.

Sincerely yours,

(Company representative)

Enclosures: Background Report
Summary of Rights