

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 United Recovery Services, Inc., P.O. Box 682228, Franklin, TN 37068-2228, 800-603-6555, 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.¹ 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]

¹[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.