

# Insert Company Logo Here

## Sample Letter 1-- Pre-Adverse Action

Subscriber understands and acknowledges that BIB is not acting as legal counsel for Subscriber. Subscriber should consult with their legal counsel to develop a legally compliant employment screening policy including, without limitation, adverse action policies and procedures and acknowledges that BIB does not render opinions about the report.

Date:

*Applicant Name*  
*Applicant Address*  
*City, State Zip Code*

Dear *Applicant Name*:

When you applied for employment, you authorized **(Company Name)** to procure a consumer report and/or an investigative consumer report about you, prepared by a consumer-reporting agency for employment purposes. The purpose of this letter is to inform you that there is information in the report we received, which if accurate, may prevent us from offering you employment.

Enclosed please find a copy of the report we obtained from Background Investigation Bureau, LLC (BIB) and a copy of "A Summary of Your Rights Under The Fair Credit Reporting Act".

If, after reviewing the report: (1) you believe that information contained in the report may contain errors, is inaccurate; and/or (2) you want to respond to the information in the report, we ask that you contact us directly within ten calendar days\* of receipt of this letter at:

**(Company Name)**  
**Street**  
**City, ST Zip**  
**(000) 000-0000**

This report was obtained from:

Background Investigation Bureau, LLC.  
Attn: Dispute Resolution  
9710 Northcross Center Court  
Huntersville NC 28078

Toll Free: 877-439-3900 by Email: [Dispute@BIB.com](mailto:Dispute@BIB.com)

Please understand that while BIB provided the report, they did not make this decision, and they are unable to provide you with the specific reasons why **(Company Name)** made this decision.

You also have the right to dispute directly with BIB the accuracy or completeness of any information provided by them at the address above.

Sincerely yours,

**(Company Name)**

Enclosures:     - A Summary of Your Rights Under The Fair Credit Reporting Act  
                  - Consumer Report

\* 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.

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## Sample Letter 2 Adverse Action Letter

Subscriber understands and acknowledges that BIB is not acting as legal counsel for Subscriber. Subscriber should consult with their legal counsel to develop a legally compliant employment screening policy including, without limitation, adverse action policies and procedures and acknowledges that BIB will not render opinions about the report.

Date:

*Applicant Name*  
*Applicant Address*  
*City, State Zip Code*

Dear *Applicant Name*:

As we explained to you in the letter dated **(date of letter 1)**, **(Company Name)** is unable to further consider you for a position with our organization. This decision may have been made in part from information contained in a report we procured from Background Investigation Bureau, LLC (BIB), a copy of which was previously given to you.

BIB did not make this employment decision and is unable to provide you with the specific reason(s) the decision was made.

In addition to a copy of "A Summary of Your Rights Under The Fair Credit Reporting Act", you were furnished a complete copy of the report provided to **(Company Name)** by BIB. Under Section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of the report if you submit a written request to BIB no later than 60 days after you receive this notice.

Under Section 611 of the FCRA, you also have the right to dispute directly with BIB the accuracy or completeness of any information provided in the report.

They may be contacted in writing by sending a letter detailing your concerns to:

Background Investigation Bureau, LLC.  
Attn: Dispute Resolution  
9710 Northcross Center Court  
Huntersville NC 28078  
Toll-free: 877-439-3900, or via email at [Dispute@BIB.com](mailto:Dispute@BIB.com).

Again, we appreciate your interest in **(Company Name)**.

Sincerely,

Human Resources  
**(Company Name)**  
**(Company Address)**

**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.

**California 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 60 days from the consumer credit reporting agency which has been identified on this notice and from any other consumer credit reporting agency which compiles and maintains files on consumers on a nationwide basis. Under California law, you also have the right to dispute with the consumer reporting agency the accuracy or completeness of any information in the report.