

Sample of an Adverse Action Notice to be sent to a candidate when you deny employment based in whole or in part on any information in an ODM Report.

Church Letterhead

<Date>

<Candidate Name>

<Address>

<City, State, Zip>

Dear <name>:

As you authorized during your employment application process, <church name> has recently completed a pre-employment background check as part of the employee screening process. The purpose of this letter is to inform you that there is information in the "investigative consumer 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 church 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 Oxford Document Management (ODM), 655 Highway 10, Anoka, MN 55303. Phone number for them is 1-800-801-9114. Please understand that while ODM provided the report from sources they deem highly reliable, they did not make this decision, and they are unable to provide you with the specific reason why we made this decision.

Enclosed along with the report is a "Summary of Your Rights Under the Fair Credit Reporting Act." Under the law you have the right to dispute, directly with ODM, 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 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 ODM within 60 days of when you receive this notice.

Sincerely yours,

<Church representative>

Enclosures: Background Report, Summary of Your Rights under the Fair Credit Reporting Act