

**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 Global HR Research, 27499 Riverview Center Blvd., Suite 218 Bonita Springs, FL 34134, Toll Free: 1-800-790-1205 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.<sup>1</sup> 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}

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<sup>1</sup>Employer should 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.