CONFIDENTIAL -- TO BE OPENED BY (Applicant’s Name) ONLY

**Pre-Adverse Letter**

Your Company Letterhead

This letter should be used prior to taking adverse action

Today's Date

(Insert Your Company Name)

Address

Address

Dear Recipient's Name:

As part of its employment process, (Insert Your Company Name) obtains, or asks others acting on its behalf to obtain, consumer reports regarding Candidates. These reports assist them in evaluating individuals for employment as (Insert Your Company Name) team members.

We are enclosing a copy of the consumer report obtained in conjunction with your consideration for employment. The information in the report was obtained from:

Research Services 4 Brothers LLC

124 Simsbury Rd, Avon, CT 06001

Phone: 860-678-0066 Toll Free: 1-800-367-0606 Email: dispute@rs4b.net

We are also enclosing a copy of an information sheet summarizing your rights under the Fair Credit Reporting Act (FCRA). Please contact Research Services 4 Brothers LLC at the above address within (5) five business days from the date of this letter with any disputes regarding your consumer report..

(Insert Your Company Name) has or will be completing their review of your application within the next few days, and may take adverse action based on the enclosed report.

You have the right to dispute the accuracy or completeness of any information contained in the report by contacting Research Services 4 Brothers LLC directly.

Thank you again for considering employment with (Insert Your Company Name).

Sincerely,

(Insert Your Company Name)

Enc.: Copy of investigation report
 Summary of Rights under FCRA