**Pre-Adverse Action Letter**

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7/12/2013

Applicant Name

Applicant Address

City, ST ZIP

Dear Applicant,

In connection with your application for employment or promotion with Company, you authorized Company to perform a background check, either with internal resources or by using an outside agency. Your application for employment with Company is currently under review and you may be eliminated from further consideration based on information received from the consumer reporting agency listed below.

Reference Services, Inc.

101 Plaza East Blvd., Suite 300

Evansville, IN 47715

(812) 474-9000

Attached is a copy of this report and a copy of your rights under the Fair Credit Reporting Act.

If, after reviewing the report, you believe that information contained in it is inaccurate and/or you want to know what information in the report falls outside of our company guidelines, we ask that you contact us directly within 5 days. Also, contact us directly within 5 days if you believe that there is additional information that may help us better evaluate your fitness for this position. Otherwise we will assume that you no longer wish to pursue employment with us.

Please be advised that Reference Services, Inc. provided the report but did not make the decision to take the adverse action and is therefore unable to provide you with specific reasons as to why the adverse action was taken.

This letter is sent to you in compliance with the Fair Credit Reporting Act.

Sincerely,

Company Name