

national crime search

National Crime Search (NCS) provides our customers a link to Pre-Adverse and Adverse Action Letters from each search report that is ran through the NCS system. These letters are pre-populated and are provided free of charge to our customers. Below you will find a sample Adverse Action Letter. Please contact NCS if you have any questions.

Demo Test Account
3452 E Joyce Blvd.
Fayetteville, AR 72703

Re: Final Adverse Action Notice

03/03/2016

Test Test

Dear Test:

This letter is to inform you that we are unable to hire you at this time based on information provided to our organization by National Crime Search, Inc. (NCS), a consumer reporting agency. Our decision was based in whole or in part on information contained in the background report obtained from NCS. You have previously been provided a copy of the report along with a copy of "A Summary of Your Rights Under the Fair Credit Reporting Act" with the Pre-Adverse Action Notice. However, an additional copy of this Summary and your report are attached herein.

Contact information for NCS is below:

National Crime Search, Inc.
3452 E Joyce Blvd
Fayetteville, AR 72703
888-527-3282

NCS, its affiliates, or its vendors did not make the decision to take the adverse action against you, and NCS is unable to provide you with the specific reason(s) why the decision was made.

You have a right under the Fair Credit Reporting Act (FCRA) to:

- Obtain an additional free copy of the report from NCS if, within sixty (60) days of receipt of this notice, you contact NCS requesting a copy of your report.
- Dispute any inaccurate or incomplete information contained in the report by contacting NCS directly. If you identify information in your report that is incomplete or inaccurate, and notify NCS in writing, NCS will, within thirty (30) days, reinvestigate the information. NCS may not charge a fee for this service.

Sincerely,

Demo Test Account

Encl.

- Copy of your background investigation report.
- A Summary of Your Rights Under the Fair Credit Reporting Act.

Additional Comments (if any):

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Account: Demo Test Account

Search Type: FastCheck

Permissible Purpose: Pre-Employment

Search ID: 278229

Report Date: 01/21/2016

Applicant Information

First Name only (no punctuation, excluding hyphens)	Test
Last Name (no punctuation, excluding hyphens)	Test
Middle Name or Initial (no punctuation, hyphens allowed)	Test
DOB (MM/DD/YYYY):	06/06/1960
Social security number of the subject	***-**-8475

The summary provided here is for informational purposes only. It is your responsibility to review the full details of this report before making any decisions on the applicant.

Report Summary

Component	Identifiers	Status
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Criminal records are matched based on name and date of birth (not by Social Security Number). This report will typically only include potential criminal background results with an exact name and date of birth match provided by the subject and the court record.

The purpose of the Social Security and Address Tracker Report (SSN Trace) is to help expand the scope of the criminal background check by locating additional jurisdictions that the applicant might have resided. The Social Security Number provided by the applicant is NOT checked against the Social Security Administration (SSA) database since the SSA's database generally is not accessible for pre-employment screening purposes. This information is an investigative tool only and should not be used as the basis for any employment decision.

Since criminal record information is obtained from multiple sources, jurisdictions, and agencies, occasionally the same record might be listed more than once from different sources. This information is shown to maintain the integrity and the source of the criminal record results. Please review this report completely for possible duplicative findings. Please contact NCS if you have any problems or concerns interpreting the results.

Additionally, some criminal background results will show duplicative findings on sex offender hits. A thorough review of the complete report is required to ensure that the company properly recognizes the duplicative results.

Since some databases (such as sex offender databases, office of foreign asset control and federal criminal databases) only list names and no date of birth, information is provided only if there is a complete name match between the subject and the entry in the government records.

Department of motor vehicle records are provided only if there is an exact match between the license number provided by the subject and the agency record. Additionally, some states also require an exact date of birth match.

Credit reports are provided by the credit bureau based on two matching criteria among name, address, and social security number

It may not be permissible or recommended to use certain information contained in this report for employment decisions. It is advisable to consult with your HR department or legal counsel prior to making any adverse hiring decisions.

This report may include information that has been expunged, sealed, or has otherwise become inaccessible to the public since the date it was collected.

By requesting and accepting this report, client agrees to provide the applicant with the full NCS pre-adverse and/or adverse action letter if an adverse employment decision is made.

A Summary of Your Rights Under the Fair Credit Reporting Act (FCRA)

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identify theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written

consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

SAMPLE

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552</p> <p>b. Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20423</p>
<p>4. Creditors Subject to Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20549</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357

SAMPLE