**{{SENDER NAME}}**

**{{SENDER STREET}}**

**{{SENDER CITY, STATE, ZIP}}**

**{{SUBJECTNAME}}
{{SUBJECTSTREET}}
{{SUBJECTCITY}}, {{SUBJECTSTATE}} {{SUBJECTZIP}}**

**Adverse Action Letter**

**Notice of Background Report**

{{DATECOMPLETED}}

Dear Consumer:

This letter serves as notice that {{CLIENTNAME}} (the “Company”) has made the final decision to take adverse action against you. This decision is based on the following information disclosed in the background report conducted by Global Radar Acquisition, LLC d/b/a Global HR Research, 9530 Marketplace Road, Suite 301, Fort Myers, FL 33912, [www.ghrr.com](http://www.ghrr.com):

* Click or tap here to enter text.
* Click or tap here to enter text.

We have determined that such information disqualifies you from employment for the following reasons: {{insert reasoning for disqualification}}. If you wish to challenge this decision or request reconsideration, the procedure to do so is as follows: {{insert Client’s procedure}}.

The consumer reporting agency that supplied the consumer report did not make the decision to take the adverse action and is unable to provide you with the specific reasons why the adverse action was taken.  You have the right to obtain a free copy of your consumer report from the consumer reporting agency if you submit a written request to the agency within sixty (60) days of receipt of this letter.  Please note, however, that we are also enclosing a copy of your report with this letter.  You have the right to dispute the accuracy or completeness of any information contained in the consumer report by contacting the agency.

The name and contact information for the consumer reporting agency is as follows:

Global Radar Acquisition, LLC d/b/a Global HR Research

Attn: Disputes

9530 Marketplace Road, Suite 301

Fort Myers, FL 33912

Toll Free: (800) 790-1205

disputes@ghrr.com

Pursuant to 775 ILCS 5/2-103.1, you are hereby notified that you have the right to file a claim with the Illinois Department of Human Rights.

We thank you for your interest in us.

Sincerely yours,

{{CLIENTNAME}}

{{CLIENTADDRESS}}

Enclosures:
Copy of Consumer Report
FCRA Summary of Rights

***Para información en español, visite*** [***www.consumerfinance.gov/learnmore***](http://www.consumerfinance.gov/learnmore/) ***o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.***

 **A Summary of Your Rights Under the Fair Credit Reporting Act**

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**](http://www.consumerfinance.gov/learnmore%20) **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 identity 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](http://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](http://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](http://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 1-888-567-8688.

• The following FCRA right applies with respect to nationwide consumer reporting agencies:

**CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE**

**You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

• **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](https://system.es2.com/MVP-R/admin/SystemSettings/www.consumerfinance.gov/learnmore).

**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 more information about your federal rights, contact:**

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| --- | --- |
| **TYPE OF BUSINESS:** | **CONTACT:** |
|    1.a. Banks, savings associations, and credit    unions with total assets of over $10 billion and   their affiliates   b. Such affiliates that are not banks, savings    associations, or credit unions also should list, in    addition to the CFPB: |    a. Consumer Financial Protection Bureau   1700 G Street, N.W.   Washington, DC 20552   b. Federal Trade Commission   Consumer Response Center   600 Pennsylvania Avenue, N.W.   Washington, DC 20580   (877) 382-4357 |
|    2. To the extent not included in item 1 above:     a. National banks, federal savings associations,   and federal branches and federal agencies of   foreign banks   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   c. Nonmember Insured Banks, Insured State       Branches of Foreign Banks, and insured state      savings associations   d. Federal Credit Unions |    a. Office of the Comptroller of the Currency       Custom Assistance Group   1301 McKinney Street, Suite 3450   Houston, TX 77010-9050   b. Federal Reserve Consumer Help Center   P.O. Box. 1200   Minneapolis, MN 55480   c. FDIC Consumer Response Center   1100 Walnut Street, Box #11   Kansas City, MO 64106   d. National Credit Union Administration   Office of Consumer Financial Protection (OCFP)   Division of Consumer Compliance Policy and   Outreach   1775 Duke Street   Alexandria, VA 22314 |
|    3. Air carriers |    Asst. General Counsel for Aviation   Enforcement & Proceedings   Aviation Consumer Protection Division   Department of Transportation   1200 New Jersey Avenue, S.E.   Washington, DC 20590 |
|    4. Creditors Subject to the Surface   Transportation Board |    Office of Proceedings, Surface Transportation   Board   Department of Transportation   395 E Street, S.W.   Washington, DC 20423 |
|    5. Creditors Subject to the Packers and   Stockyards Act, 1921 |    Nearest Packers and Stockyards   Administration area supervisor |
|    6. Small Business Investment Companies |    Associate Deputy Administrator for Capital   Access   United States Small Business Administration   409 Third Street, S.W., Suite 8200   Washington, DC 20416 |
|    7. Brokers and Dealers |    Securities and Exchange Commission   100 F Street, N.E.   Washington, DC 20549 |
|    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 |    Federal Trade Commission   Consumer Response Center   600 Pennsylvania Avenue, N.W.   Washington, DC 20580   (877) 382-4357 |