

3/27/2012

Dear John Applicant,

When you applied for employment, you consented to an independent investigation conducted by a consumer reporting agency. This investigation may have included obtaining information covering up to: (1) the last seven years regarding credit background, references, character, past employment, work habits, education, general reputation, personal characteristics, mode of living, civil judgments and liens; and (2) any information about your criminal conviction background consistent with federal and state law.

ACME contracted with The Source: Personnel Information Service whose address and telephone number are P.O. Box 10031, Torrance, CA 90505; (310) 534-9900.

Based on this information, you would not be extended an offer of employment. The Source: Personnel Information Service has not made this decision and is not able to explain why the decision was made.

ACME is enclosing a copy of the report and a copy of your rights under the Fair Credit Reporting Act.

You have the right to obtain a free copy of your file from The Source: Personnel Information Service if you request the report within 60 days. You also have the right to dispute directly with The Source: Personnel Information Service the accuracy or completeness of any information provided by it.

If you believe the information listed above is not accurate, please contact Wiley Coyote, (540) 555-3234 within five business days of receipt of this letter. We will not make a final decision regarding your application until 4/3/2012.

This will give you an opportunity to contact us if you want to dispute the report submitted by The Source: Personnel Information Service.

Sincerely,

Wiley Coyote