



ADVERSE ACTION RESPONSIBILITIES

Adverse Action based in whole or part from information specifically contained in a Consumer Report must follow the procedures outlined by the Fair Credit Reporting Act (FCRA) to maintain compliance. Failure to comply may expose your company to potential civil and punitive damages.

*Please note: **All** reports provided by ASEC are “consumer reports” under the FCRA*

STEP 1: BEFORE you take any Adverse Action, you must give the individual a Pre-Adverse Action Disclosure that includes a copy of the individual’s consumer report and a copy of “A Summary of Your Rights Under the Fair Credit Reporting Act.” (They must be given 5 days to dispute the information in their report prior to taking Adverse Action.)

STEP 2: AFTER you have taken an Adverse Action (made a final decision that negatively affects the consumer), you must give the individual notice that the action has been taken in an Adverse Action Notice. It must include the following:

- The name, address and telephone number of the Consumer Reporting Agency (CRA) that supplied the report (i.e. Associated Services Employment Check)
- A statement that the CRA that supplied the report did not make the decision to take the Adverse Action and cannot give specific reasons for it
- A notice of the individual’s right to dispute the accuracy or completeness of any information the agency furnished, and his or her right to an additional free consumer report from the agency upon written request within 60 days.

Please note: We can provide you with sample Pre-adverse and Adverse action notices.

I have read and understand our responsibilities for Adverse Action notification:

<i>Company Name</i>		
<i>Authorized Contact Name & Title</i>		
<i>Authorized Contact Signature</i>		
		<i>Today’s Date</i>

Associated Services Employment Check (Division of Associated Background Check, Inc.)

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