



Adverse Action Notice Of Rights

Adverse Action Notice Of Rights

REGARDING ADVERSE ACTION TAKEN AGAINST THE CONSUMER OR FOR
EMPLOYMENT ACCESS TRANSACTION

VP COMPLIANCE
MONETA INTELLIGENCE GROUP
795 Columbus Ave, NY, NY 10025

Contents

Adverse Action Notice of Rights	2
Before You Take an Adverse Action	2
After You Take an Adverse Action	2
Investigative Reports	2
Disposing of Consumer Reports	3
For More Information	3
Find specific FCRA information on:	3
SAMPLE ADVERSE ACTION NOTICE	4

Adverse Action Notice of Rights

Before You Take an Adverse Action

Before you reject a job application, reassign or terminate an employee, deny a promotion, or take any other adverse employment action based on information in a consumer report, you must give the applicant or employee ("the person"):

- a notice that includes a copy of the consumer report you relied on to make your decision; and
- a copy of A Summary of Your Rights Under the Fair Credit Reporting Act, which the company that gave you the report [Moneta Intelligence Group] should have given to you.

Giving the person the notice in advance allows them to review the report and tell you if it is correct.

After You Take an Adverse Action

If you take an adverse action based on information in the consumer report, you must give the applicant or employee notice of that fact – orally, in writing, or electronically.

An **Adverse Action Notice** tells the person about their rights to see information being reported about them and the opportunity to correct accurate information. The notice must include:

- the name, address, and phone number of the consumer reporting company that supplied the report;
- a statement that the company that supplied the report did not make the decision to take the unfavorable action and can't give specific reasons for it; and
- a notice of the person's right to dispute the accuracy or completeness of any information the consumer reporting company furnished and to get an additional free report from the company if the person asks for it within 60 days.

Investigative Reports

Employers who use "investigative reports" – reports based on personal interviews concerning a person's character, general reputation, personal characteristics, and lifestyle – have additional obligations under the FCRA. These obligations include giving written notice that you may request or have requested an investigative consumer report and giving a statement that the person has a right to request additional disclosures and a summary of the scope and substance of the report. (See 15 U.S.C. section 1681d(a), (b)).

Disposing of Consumer Reports

When you are done using a consumer report, you must securely dispose of the report and any information you gathered from it. That can include burning, pulverizing, or shredding paper documents and disposing of electronic information so that it cannot be read or reconstructed.

For more information, see the FCRA's Disposing of Consumer Report Information.

For More Information

Contact Moneta toll-free at (855) 279-1000 or admin@monetaintelligence.com.

Find specific FCRA information on:

- Getting consumer reports (see Section 604(b) of the FCRA, 15 U.S.C. § 1681b(b));
- Taking an adverse action (see Section 604(b), 15 U.S.C. § 1681b(b), and Section 615(a)), 15 U.S.C. § 1681m(a);
- Compliance for the trucking industry (see subsections (b)(2)(B), (b)(2)(c), and (b)(3) of Section 604(b), 15 U.S.C. § 1681b(b));
- Using investigative consumer reports (see Section 606 of the FCRA, 15 U.S.C. § 1681d);
- Investigating misconduct (see Section 603(y) of the FCRA, 15 U.S.C. § 1681a(x)).

SAMPLE ADVERSE ACTION NOTICE

Adverse[Date]

[Applicant Name]

[Applicant Address]

Dear [Applicant Name]

Thank you for your recent application for employment with [Client Name]. At this time, we are unable to offer you a position with our company.

We have received a background screening report on you from the following company with information that was considered as a basis for our decision: Moneta Intelligence Group, 795 Columbus Ave., NY, NY 10025, Tel: 1-212-721-4470, Toll-Free 1-855-279-1000; www.monetaintelligence.com. Our decision was based in whole or in part on the following specific items in the report:

[Specific adverse items providing a basis for this notice:]

- Reason 1
- Reason 2
- Reason 3

Moneta Intelligence Group DID NOT make the decision, nor is Moneta Intelligence able to explain why the decision was made. In accordance with the Federal Fair Credit Reporting Act (FCRA), attached is a copy of your report and a copy of your rights under the FCRA.

You have the right to dispute under Section 611 of the FCRA the accuracy or completeness of information received from Moneta Intelligence by contacting them or, if the report includes a credit report, contacting the credit bureau that furnished the report. For credit reports, please contact the credit bureau that supplied the report at the address listed on the report:

Experian: <https://www.experian.com/>

Equifax: <https://www.equifax.com/personal/credit-report-services>

TransUnion: <https://www.transunion.com/customer-support/contact-us-consumers>

Again, we appreciate your interest in employment with our organization.

Sincerely,

The Human Resources Department