



## **Accurate Backgrounds LLC**

Nationwide Employment Screening and Drug Testing

For: **New Clients – Procedure to conduct a background check**

### **The procedure to begin Background Screening Reports is:**

1. Complete the Client Information Sheet and fax it to 813-527-9788. We only need this form transmitted once to establish your company as a client.

2. Your prospective employee should complete an authorization for release of information. If you are running a credit check, it is necessary to have a signed release (or court-ordered judgment) faxed to Accurate Backgrounds, LLC.

The following is what you need to do as an employer to meet the Fair Credit and Reporting Act's requirements for employers:

1. Notification Form - This is a form that you need to put on your company's letterhead and add your company's name in the appropriate blank spaces. You must have your prospective employee complete this form. This form is kept on file in your office. Accurate backgrounds, LLC does not need to see it. However, you must legally have your employee fill it out and keep it on file to meet FCRA requirement. This form completion is in addition to the above Authorization for Release of Information (which is transmitted to Accurate backgrounds, LLC to request a background check).

2. Adverse Action Notice - This is a form that you need to put on your company's letterhead and is given to the employee if you take adverse action (denial of a position or denial of promotion) based on the contents of a background report. If you take adverse action based upon the contents of a background check, you must also give the employee:

- A. A copy of our employment screening report.
- B. A Summary of Rights Under the Fair Credit and Reporting Act (also attached)

308 S Delaware Ave  
Ste C  
Tampa, FL 33606  
Phone: 813-830-9621  
Fax: 813-527-9788  
e-mail: [support@accuratebackgrounds.com](mailto:support@accuratebackgrounds.com)  
<http://www.accuratebackgrounds.com>

**Client Information Sheet**

Name and Address of Organization:

Telephone of Organization:

E-mail address:

Secured Fax Number for Reports:

Name of Person(s) to receive Written Reports:

Name:

Title:

Telephone #

Credit Card Information for Payment Security in case of Outstanding Accounts:

Type: \_\_\_\_\_ Account Number: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Please verify by signature of a receiver of reports that you are aware and adhere to the Fair Credit Reporting Act's requirements for employers that a written signature notification be given to an individual for whom background checks are conducted, that a separate authorization for credit report is given to those individuals for whom a credit report is requested, that an adverse action notice, a "Summary of Rights Under the Fair Credit and Reporting Act," and a copy of Accurate Backgrounds, LLC's report is given to the individual for whom adverse action is taken based upon the contents of the background report.

Client shall indemnify, defend and hold Accurate Backgrounds, LLC harmless from all claims, damages, or liability, whatsoever arising out of the services or data. Client agrees that the information received from Accurate Backgrounds, LLC will not be misused or abused in any way.

Signature of Representative of Company/Organization

\_\_\_\_\_

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Previous Addresses:

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Address \_\_\_\_\_ City \_\_\_\_\_  
State \_\_\_\_\_ Zip \_\_\_\_\_

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Address \_\_\_\_\_ City \_\_\_\_\_  
State \_\_\_\_\_ Zip \_\_\_\_\_

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Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_

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Driver's License Number/State \_\_\_\_\_

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Name on License \_\_\_\_\_

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Current Phone Number (Please include area code)

Have you ever been convicted of a felony? \_\_\_\_\_ Yes No\_\_\_\_\_

Have you ever been convicted of a misdemeanor? \_\_\_\_\_ Yes No\_\_\_\_\_

If yes to the above, please specify the charge(s), city/county and state of conviction:

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## A Summary of Your Rights

### Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer-reporting agency" (CRA). Most CRAs are credit bureaus that gather and sell information about you – such as if you pay your bills on time or have filed bankruptcy – to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. 1681-1681u, at the Federal Trade Commission's web site (<http://www.ftc.gov>). The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

You must be told if information in your file has been used against you. Anyone who uses information from a CRA to take action against you – such as denying an application for credit, insurance, or employment – must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.

You can find out what is in your file. At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.

You can dispute inaccurate information with the CRA. If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs – to which it has provided the data – of any error.) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.

Inaccurate information must be corrected or deleted. A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified. If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.

You can dispute inaccurate items with the source of the information. If you tell anyone – such as a creditor who reports to a CRA – that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.

Outdated information may not be reported. In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.

Access to your file is limited. A CRA may provide information about you only to people with a need recognized by the FCRA – usually to consider an application with a creditor, insurer, employer, landlord, or other business.

Your consent is required for reports that are provided to employers, or reports that contain medical information. A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.

You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers. Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone

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number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.

You may seek damages from violators. If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

FOR QUESTIONS OR CONCERNS REGARDING:

PLEASE CONTACT:

CRAs, creditors and others not listed below

Federal Trade Commission

Consumer Response Center - FCRA

Washington, DC 20580

1-877-382-4367 (Toll-Free)

National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)

Office of the Comptroller of the Currency

Compliance Management, Mail Stop 6-6

Washington, DC 20219

800-613-6743

Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)

Federal Reserve Board

Division of Consumer & Community Affairs

Washington, DC 20551

202-452-3693

Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)

Office of Thrift Supervision

Consumer Programs

Washington, DC 20552

800-842-6929

Federal credit unions (words "Federal Credit Union" appear in institution's name)

National Credit Union Administration

1775 Duke Street

Alexandria, VA 22314

703-518-6360

State-chartered banks that are not members of the Federal Reserve System

Federal Deposit Insurance Corporation

Division of Compliance & Consumer Affairs

Washington, DC 20429

308 S Delaware Ave  
Ste C

Tampa, FL 33606

Phone: 813-830-9621

Fax: 813-527-9788

e-mail: [support@accuratebackgrounds.com](mailto:support@accuratebackgrounds.com)

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Adverse Action Notice

[Date]

[Name]

[Address]

[City, State, Zip]

Dear

As you authorized, Your Company's name has recently completed a pre-employment background check as part of our employee selection process. The purpose of this letter is to inform you that there is information in the report we received which, if accurate, would prevent us from offering you employment at this time. A copy of the report is enclosed.

If, after reviewing the report, you believe that information contained in it is inaccurate and/or you want to know what information in the report falls outside of our company guidelines, we ask that you contact us directly within five days. Otherwise, we will assume that you no longer wish to pursue employment with us.

This report was furnished to us by Accurate Backgrounds, LLC. Please understand that while Accurate Backgrounds, LLC provided the report, they did not make this decision, and they are unable to provide you with the specific reasons why the Your Company's Name made this decision.

Enclosed along with the report is a description of your rights under the federal Fair Credit Reporting Act. Under the law, you have the right to dispute, directly with Accurate Backgrounds, LLC, any information in this report. They will reinvestigate the disputed information free of charge and either record the current status of the disputed information or delete the item(s) within 30 days of receiving your dispute. If the information is found to be inaccurate or incomplete or cannot be verified, they will promptly delete that item or modify it. They will provide notification of the dispute to any person who provided the information you dispute within five business days of receiving your notice of dispute. The enclosed Summary of Your Rights Under the Fair Credit Reporting Act provides additional information about your rights.

You have the right to obtain an additional free copy of the enclosed report if you request it from Accurate Backgrounds, LLC within 60 days of when you receive this notice.

Sincerely yours,

Enclosures: Report, Summary of Your Rights Under the Fair Credit Reporting Act

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