

ADVERSE ACTION NOTIFICATION

Applicant's Name: _____ SS# _____

Your application has been denied based on the following reason(s):

Information contained in a consumer credit report from:

Northeast Claim Service.

Information from a source other than a consumer credit report

Other: _____

In reaching our decision to decline your application, we relied, in whole or in part, on information contained in an investigative consumer report obtained from:

Northeast Claim Service
P.O. Box 1252
Schenectady, NY 12301-1252

1-888-263-6676

You have the right to full disclosure of the nature and substance of the information about you in the agency's files at no charge - if you contact the agency directly within 60 days.

Under The Consumer Credit Reporting Reform Act of 1996, whenever adverse action is taken against an applicant or employee based partly or wholly because of information contained in a *CONSUMER REPORT* we must provide you with the above, as well as advise you that the consumer reporting agency did not make the decision to take the adverse action and is unable to explain the specific reasons behind our decision.

If this section applies, we will provide you with a copy of the *CONSUMER REPORT* and you do have the right to dispute the accuracy of the report directly with the Credit Reporting Agency. We will also provide you with a written summary of your rights under the statute.