

Date:
To:
Address:
City/State/Zip Code:

Dear Applicant:

This letter is to notify you that we may be unable to make you an offer of employment based on our hiring criteria, which may include information received from Zero Investigations Inc., an investigative consumer reporting agency (Also referred to as a CRA).

A consumer report and/or investigative consumer report including information concerning your character, employment history, general reputation, personal characteristics, criminal records, motor vehicle record, credit history, or any other information deemed necessary from this organization may be obtained at any time for employment or volunteer purposes. An investigative consumer report is a consumer report, which contains information obtained from interviews with friend, associates or previous employers.

Zero Investigations Inc. does not make the hiring decisions and is unable to provide you with specific reason for the decision. You may have the right to dispute the accuracy and completeness of any information contained in such reports by contacting Zero Investigations Inc. ®

In compliance with the Fair Credit Reporting Act (FCRA) and upon timely written request to either the personnel department of the company or organization to which you are applying or to Zero Investigations Incorporated, the nature and scope of any investigative consumer report obtained will be disclosed to you.

Before any adverse action is taken in whole or part as a result of information contained in a consumer report, you will be provided a copy of the report and a summary of your rights under the Fair Credit Reporting Act.

Zero Investigations Inc. did not make the adverse decision and cannot provide the reason for our decision.

You may obtain a free copy of the report within 60 days and you have the right to dispute the accuracy of the information with Zero Investigations Inc. ® by following the instructions below:

MAILING YOUR REQUEST ALONG WITH A SELF-ADDRESSED STAMPED ENVELOPE IN WRITING TO:

Zero Investigations Incorporated
2816 E. 51st Street, Suite 300
Tulsa, OK 74105
Attn: Compliance Dept.

THE FOLLOWING INFORMATION MUST BE INCLUDED WITH YOUR REQUEST:

- Your Full Name
- Social Security Number
- The Name of the Company which you applied to
- And a Photocopy of your driver's license or social security card for identification purposes.

Failure to comply with the request instructions will result in your request being returned unprocessed. Please allow 7-10 business days to receive your report before contacting our office with a notification of non-receipt.