



Chex Systems, Inc.

Notice of Adverse Action Form **Samples**

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INFORMATION ABOUT THIS DOCUMENT

As a convenience, Chex Systems, Inc. (“ChexSystems”) may provide or otherwise make available to its customers certain sample adverse action forms, procedures, or other similar information (collectively, “Materials”). ChexSystems customers acknowledge and agree that the Materials were created for general application and have not been customized to address customers’ specific business operations. ChexSystems does not guarantee that the Materials will comply with any applicable laws, rules or regulations, and the customer is responsible for its use of Materials and bears sole liability for any such use.

Samples in this document include:

1. ChexSystems Adverse Action Notice, without Credit Score Disclosure
2. ChexSystems Adverse Action Notice, with Credit Score Disclosure
3. ChexSystems, plus Credit Bureaus Adverse Action Notice, with Credit Score Disclosure

CHEXSYSTEMS POSITION ON THE CREDIT SCORE DISCLOSURE REQUIREMENT

ChexSystems is not taking a position on whether or not its customers are required to provide the Credit Score Disclosure to declined account applicants; rather, each financial institution is responsible for making this determination on its own behalf. As a convenience to its customers that elect to provide the Credit Score Disclosure to declined account applicants, ChexSystems is now making available the data fields necessary to support the Credit Score Disclosure requirements set forth by the Dodd-Frank Act. These additional data fields are provided in the ChexSystems QualiFile electronic inquiry response.

Chex Systems, Inc. (herein ChexSystems) is a consumer reporting agency and an indirect wholly owned subsidiary of Fidelity National Information Services, Inc.

Notice of Adverse Action

SAMPLE #1

Notice Date: _____

We are sorry but we are unable to accommodate your request to open a deposit account with our institution at this time. Our decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied your request to open a deposit account in our institution. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Chex Systems, Inc.
Attn: Consumer Relations
7805 Hudson Road, Suite 100
Woodbury, MN 55125

Telephone: 800-428-9623
Fax: 602-659-2197
Web: www.consumerdebit.com

If you have any questions regarding your consumer report, you should contact the consumer reporting agency using the contact information above.

If you have any other questions regarding this notice, you should contact:

Institution name: _____

Institution address: _____

Institution toll-free telephone number: _____

As a convenience, Chex may provide or otherwise make available to Client certain sample adverse action forms, procedures, or other similar information (collectively, "Materials"). Client acknowledges and agrees that the Materials were created for general application and have not been customized to address Client's specific business operations. Chex does not guarantee that the Materials will comply with any applicable laws, rules or regulations, and Client is responsible for its use of Materials and bears sole liability for any such use.

Notice of Adverse Action

SAMPLE #2

Notice Date: _____

We are sorry but we are unable to accommodate your request to open a deposit account with our institution at this time. Our decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied your request to open a deposit account in our institution. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Chex Systems, Inc.
Attn: Consumer Relations
7805 Hudson Road, Suite 100
Woodbury, MN 55125

Telephone: 800-428-9623
Fax: 602-659-2197
Web: www.consumerdebit.com

We also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Credit Score: _____

Score Date: _____

Scores range from a low of 100 to a high of 9999

Key factors that adversely affected your credit score (insert here the four key factors that adversely affected the credit score or if the number of recent inquiries is a key factor, insert five key factors including the number of recent inquiries):

_____	_____
_____	_____
_____	_____

If you have any questions regarding your credit score, you should contact the consumer reporting agency using the contact information above.

If you have any other questions regarding this notice, you should contact:

Institution name: _____

Institution address: _____

Institution toll-free telephone number: _____

As a convenience, Chex may provide or otherwise make available to Client certain sample adverse action forms, procedures, or other similar information (collectively, "Materials"). Client acknowledges and agrees that the Materials were created for general application and have not been customized to address Client's specific business operations. Chex does not guarantee that the Materials will comply with any applicable laws, rules or regulations, and Client is responsible for its use of Materials and bears sole liability for any such use.

Notice of Adverse Action

SAMPLE #3

Notice Date: _____

We are sorry but we are unable to accommodate your request to open a deposit account with our institution at this time. Our decision was based in whole or in part on information obtained in a report from one or more of the consumer reporting agencies listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied your request to open a deposit account in our institution. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

<input type="checkbox"/> ChexSystems	<input type="checkbox"/> Experian	<input type="checkbox"/> Equifax	<input type="checkbox"/> Trans Union
Chex Systems, Inc. Attn: Consumer Relations 7805 Hudson Road, Suite 100 Woodbury, MN 55125 Telephone: 800-428-9623 Fax: 602-659-2197 Web: www.consumerdebit.com	Experian PO Box 2002 Allen, TX 75013 Telephone: 888-397-3742 Web: www.experian.com/reportaccess	Equifax Credit Information Services PO Box 740241 Atlanta, GA 30374 Telephone: 800-685-1111	TransUnion Consumer Relations PO Box 1000 Chester, PA 19022 Telephone: 800-888-4213 Web: www.transunion.com/myoptions
To contact ChexSystems in writing, forward your request including your full name, including middle initial, current address, US Social Security number, date of birth and any previous addresses used in the last five years (including PO Boxes).	If you prefer to use a mailed request, send the following information to Experian: your full name, including middle initial and generation such as SR, JR, II, etc.; current mailing address; Social Security number; date of birth; previous addresses for the past two years; and two proofs of your current mailing address, such as driver's license, utility bill, bank or insurance statement, etc.	To contact Equifax in writing, forward your request including your name, address, former address (if you have been at your current address less than two years), Social Security Number (required) and the name of the company that referred you to Equifax.	If you prefer to mail a request, please provide your first name, last name, middle initial, current address, Social Security number, date of birth, any previous addresses used in the past five years (include any PO Boxes).

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Sample Form Continues on Next Page...

SAMPLE #3

We also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Credit Score: _____

Score Date: _____

Scores range from a low of 100 to a high of 9999

Key factors that adversely affected your credit score (insert here the four key factors that adversely affected the credit score or if the number of recent inquiries is a key factor, insert five key factors including the number of recent inquiries):

If you have any questions regarding your credit score, you should contact the consumer reporting agency using the contact information above.

If you have any other questions regarding this notice, you should contact:

Institution name: _____

Institution address: _____

Institution toll-free telephone number: _____

As a convenience, Chex may provide or otherwise make available to Client certain sample adverse action forms, procedures, or other similar information (collectively, "Materials"). Client acknowledges and agrees that the Materials were created for general application and have not been customized to address Client's specific business operations. Chex does not guarantee that the Materials will comply with any applicable laws, rules or regulations, and Client is responsible for its use of Materials and bears sole liability for any such use.

Contact Us

For more information about Risk, Fraud, and Compliance Solutions

e-mail us at: MoreInfo@fisglobal.com

or visit us on the Web: www.fisglobal.com/products-riskfraudcompliance