



## Dispute Process

American DataBank is committed to providing background screening reports of the highest quality. It's important that you review your report carefully. ***Please contact us if you have concerns about the accuracy of any item in your report*** such as your criminal record, employment history or education verification. Your communication with us will start a free dispute process under the Fair Credit Reporting Act ("FCRA").

**1. INITIATING A DISPUTE:** To assure speed and accuracy in resolving your dispute, please begin the process by sending us an email at the following address:

By email:            **Disputes@AmericanDataBank.com**

If you don't use email you may provide the above information to us by fax or regular mail as follows:

By Fax:                303-573-1298

By Mail:             American DataBank - Disputes  
110 Sixteenth Street, 8<sup>th</sup> Floor  
Denver, CO 80202

You may also communicate with us by phone at: 303-573-1130 or 1-800-200-0853, but your initial communication to start a dispute should be in writing and should address the eight bullet points below.

**If you have a copy of your report**, please include in your email, fax or letter the following information:

- Last 4 digits of your social security number.
- Date of birth.
- Current address.
- Phone number.
- The item(s) on your report that you are disputing.
- Brief reason for your dispute, e.g. the report is about someone else or the criminal history information is not accurate. Please identify which item in the report is not accurate.
- Please note any errors in your personal information (e.g. address, middle name, etc.).
- Your request to receive updates and other dispute correspondence by email if desired.

**If you don't have a copy of your report** (e.g. you are contacting us about a 613 notice), you may start a dispute by sending us just your identification and contact information (i.e. the first 4 bullet points above) and the purpose of your request. We will contact you and send you a copy of your report as soon as it is available.



## **2. AMERICAN DATABANK RESPONSE:**

American DataBank (ADB) will respond to your dispute request within one business day to confirm that a formal dispute process has been opened and an investigation of the disputed matter has been started. Although the FCRA allows ADB 30 days (and in some cases 45 days) to complete the investigation, ADB will usually be able to give you a preliminary response in less than five (5) business days.

Any organization (school or employer) that received a copy of your initial report will be notified within one business day that you are disputing information in your report. We recommend that you also take steps to notify your employer or school about the dispute.

We may need to contact you for additional information that could help guide our investigation, such as court orders or documents you may have that for some reason are not in the public records we can access.

Within 1-2 business days of completing our investigation, we will notify you as to the outcome, i.e. whether your dispute was successful or unsuccessful, and send you a revised (if successful) or unrevised (if unsuccessful) copy of your report. At the same time your employer or school will be told the outcome of the dispute and will be given a copy of your updated report.

## **3. CREDIT REPORT DISPUTES**

If your report also contains credit history information (a credit report), the dispute has to be processed through one of three national providers of credit reports and this can require additional time as compared to reinvestigations of criminal history. In most cases you will be required to work directly with your Credit Bureau to resolve disputed credit information. Applicants should also contact American DataBank when they dispute credit information appearing in an ADB report. This allows us to communicate with the Credit Bureau on your behalf and allows employers to receive notifications directly from ADB, as usual, at the outset and conclusion of the dispute process. Credit disputes typically take 30 days to complete as allowed by the FCRA.