

{Client Name}
{Address}
{City, State, Zip}
{Phone:}
{Fax:}

PRE-ADVERSE ACTION LETTER

CONFIDENTIAL; TO BE OPENED BY ADDRESSEE ONLY

{Applicant Name}
{Address}
{City, State, Zip}

We are writing to inform you that in evaluating your application for employment we have received the enclosed consumer report. This notification is provided because we may make an adverse decision that may be based, in whole or part, on this report. We are hereby informing you of certain information pursuant to the Fair Credit Reporting Act and state law.

The report was procured pursuant to an authorization signed by you. A summary of your rights as a consumer are enclosed. If you have any questions regarding this report or believe that it may contain incorrect information, you may contact the provider of the report, CRA Name, and they will respond to your inquiry. Their mailing address and phone number are listed below:

{CRA Name}
{Address}
{City, State, Zip}
{Phone:}
{Fax:}
{Website:}

CRA Name only provided us the consumer report and plays no part in the decision to take any action on your employment application. CRA Name is unable to provide you with specific reasons for any employment related decisions to be made.

Sincerely,

{Client Name}

Enclosures: Consumer Rights Notification
Consumer Report

{Client Name}
{Address}
{City, State, Zip}
{Phone:}
{Fax:}

ADVERSE ACTION LETTER

CONFIDENTIAL; TO BE OPENED BY ADDRESSEE ONLY

{Applicant Name}
{Address}
{City, State, Zip}

{Date}

Hello {Name}:

This letter is to inform you that we find it necessary to rescind our previous offer of employment.

This decision was based in whole or part, on the information provided us in a Consumer Report or Investigative Consumer Report.

The report was prepared pursuant to an authorization signed by you at the time of application. Subsequently you also received a copy of your consumer report and a summary of rights under the Fair Credit Reporting Act. The consumer report was used only for employment purposes and prepared for us by a consumer reporting agency, their mailing address and phone number are listed below:

{CRA Name}
{Address}
{City, State, Zip}
{Phone:}
{Fax:}
{Website:}

{CRA Name} plays no part in the decision to take any action on your employment application and is unable to provide you with specific reason(s) for not extending an offer of employment.

You may, upon providing proper identification, request another free copy of the report and may dispute with the consumer reporting agency the completeness or accuracy of any information in the report within 60 days of receipt of this notice with {CRA Name}.

Sincerely,
{Client Name}

{Client Name}
{Address}
{City, State, Zip}
{Phone:}
{Fax:}

{Client Name}
{Address}
{City, State, Zip}
{Phone:}
{Fax:}

ADVERSE ACTION LETTER

CONFIDENTIAL; TO BE OPENED BY ADDRESSEE ONLY

{Applicant Name}
{Address}
{City, State, Zip}

{Date}

Hello {Name}:

This letter is to inform you that an offer of employment will not be made at this time. This decision was based in whole or part, on the information provided us in a Consumer Report or Investigative Consumer Report.

The report was prepared pursuant to an authorization signed by you at the time of application. Subsequently you also received a copy of your consumer report and a summary of rights under the Fair Credit Reporting Act. The consumer report was used only for employment purposes and prepared for us by a consumer reporting agency, their mailing address and phone number are listed below:

{CRA Name}
{Address}
{City, State, Zip}
{Phone:}
{Fax:}
{Website:}

{CRA Name} plays no part in the decision to take any action on your employment application and is unable to provide you with specific reason(s) for not extending an offer of employment.

You may, upon providing proper identification, request another free copy of the report and may dispute with the consumer reporting agency the completeness or accuracy of any information in the report within 60 days of receipt of this notice with {CRA Name}.

Sincerely,
{Client Name}

{Client Name}
{Address}
{City, State, Zip}
{Phone:}
{Fax:}