

SAMPLE PRE-ADVERSE ACTION LETTER

Put on Your Company Letterhead

This is being provided for informational purposes only, and not as legal advice. As the employer or user of consumer reports, it is your responsibility to ensure compliance with all of the relevant federal, state and local laws governing this area, including, but not limited to, the FCRA. We strongly recommend that prior to use, you consult with your own attorney.

Date

Applicant Name

Address

City/State/Zip Code

Dear [Applicant Name],

A decision is currently pending concerning your application for employment with our organization.

Enclosed is a copy of the consumer report(s) that you authorized we obtain in regard to your application for employment, together with "A Summary of Your Rights Under the Fair Credit Reporting Act." The contents of the report are currently under review in consideration of your employment.

If the report contains any information that is inaccurate or incomplete, you must contact our office within seven (7) business days of the date of this letter, so that the corrected information can be reviewed prior to an employment decision being made.

In accordance with the Fair Credit Reporting Act, you have the right to dispute the accuracy or completeness of the information contained in your report by contacting _____, the consumer reporting agency from which we obtained the report, at the address and telephone number listed below.

Thank you for your interest in employment with our organization.

Sincerely,

Your Name

Your Title