



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. We strongly recommend you consult with an attorney to develop a legally compliant adverse action policy.

SAMPLE ADVERSE ACTION NOTIFICATION LETTER: (Employment Denial)

[Date]:

[Applicant Name]
[Address 1]
[Address 2]
[City, State Zip]

[Applicant Name]:

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

The report was prepared pursuant to an authorization signed by you at the time of Subsequently you also received a copy of your consumer report and a summary of your the Fair Credit Reporting Act. The consumer report was used only for employment prepared for us by a consumer-reporting agency. Their mailing address and phone number belowted

Total Reporting
448 East 6400 South
Suite 425
Salt Lake City, Utah 84107
Phone: 801-575-8378
Fax: 801-595-8378

Total Reporting plays no part in the decision to take any action on your employment 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 dispute with the consumer reporting agency the completeness or accuracy of any report within 60 days of receipt of this notice with Total Reporting.

Sincerely,
[Your Company Name/Contact Information]