



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 PRE-ADVERSE ACTION NOTIFICATION

[Date]:

[Applicant Name]

[Address 1]

[Address 2]

[City, State Zip]

[Applicant Name]:

We are writing to inform you that in evaluating your application for employment we have the enclosed consumer report. This notification is provided because we may make an decision that may be based, in whole or part, on this report. We are hereby informing you 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 consumer is enclosed. If you have any questions regarding this report or believe that it may incorrect information, you may contact the provider of the report, Total Reporting, and they respond to your inquiry. Their mailing address and phone number are listed below:

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

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

Sincerely,

[Your Company Name/Contact Information]