

Sample documents should NOT be construed as legal advice, guidance, or counsel. Employers should consult their own attorney about their compliance responsibilities under the Fair Credit Reporting Act and applicable state law. CRA expressly disclaims any warranties or responsibility, or damages associated with or arising out of information provided. Employers seeking credit reports must provide additional notices pursuant to state law.

SAMPLE ADVERSE ACTION NOTIFICATION

Date

NAME
ADDRESS
CITY, ST ZIP

Dear _____:

We write to inform you that [Employer] (the "Company") **[... is unable to offer you employment), or (... will terminate your employment effective _____), or (... has decided not to offer you a promotion)].**

This decision was based, in whole or in part, on information contained in a consumer report and/or investigative consumer report.

A copy of this report was previously given to you. The agency that provided the report, **[CRA NAME]**, can be reached at **[ADDRESS AND PHONE]**. This agency did not make this employment decision and is unable to supply you with specific reasons why the decision was made. You have the right to obtain a free copy of the report if you submit a written request to the agency identified above no later than 60 days after you receive this notice. You also have the right to dispute the accuracy or completeness of any information in the report by contacting the consumer reporting agency above directly.

Sincerely,

[COMPANY NAME]