

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 PRE-ADVERSE ACTION NOTIFICATION**

**Date**

NAME  
ADDRESS  
CITY, ST ZIP

Dear \_\_\_\_\_:

You recently authorized [Employer] (the “Company”) to obtain consumer reports and/or investigative consumer reports about you from a consumer reporting agency. The Company is considering taking action based, in whole or in part, on information in such report(s),

OPTIONAL: [Identify specific criminal history Items.]

Enclosed please find (1) a copy of the report we obtained from [INSERT CRA INFO], (2) A Summary of Your Rights Under the Fair Credit Reporting Act, and if applicable, (3) [State specific inserts]

If you wish to dispute the accuracy of the information in the report directly with the consumer reporting agency (i.e., the source of the information contained in the report), you should contact the agency identified above.

If you believe that there is additional information that may help us better evaluate your fitness for this position, including evidence of inaccuracy, rehabilitation or mitigating circumstances, please promptly contact us by calling \_\_\_\_\_. We will evaluate the information in your report and that you provide in accordance with applicable law.

If we do not hear from you within [X] business days, we will make our hiring determination based on the information currently available to us.

In the event that an adverse employment action is taken based upon information contained in the pre-employment background screen, the Company will provide you notice of such action.

Sincerely,

\_\_\_\_\_

Enclosures: A Summary of Your Rights Under the FCRA  
Consumer Report  
[Any State Specific additions]