



SAMPLE ADVERSE ACTION LETTER

Date

Applicant/Employee
Address

Dear Applicant/Employee:

We regret to inform you that (Insert Company Name) is unable to offer you employment (or will terminate your employment/will not offer you a promotion).

This decision was based in whole or in part on information contained in a report from National Credit Reporting a copy of which has been previously provided to you. The Consumer or Investigative Consumer Report was prepared and used only for employment purposes. If you wish to dispute any information in the report, please contact the consumer-reporting agency listed below. The consumer-reporting agency, however, cannot answer questions regarding the employment decision.

National Credit Reporting
6830 Via Del Oro, Ste. 105
San Jose, CA 95119
(800) 441-1661

The Fair Credit Reporting Act, section 612, provides you 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 receipt of this notice. Section 611 also allows you the right to dispute the accuracy or completeness of any information in the report with the consumer reporting agency.

Sincerely,

Insert Appropriate Name
Insert Appropriate Title
Insert Contact Information