



SAMPLE
PRE-ADVERSE ACTION DISCLOSURE

Date

Applicant/Employee
Address

Dear Applicant/Employee:

As a part of your application process for employment with (Insert Company Name), you authorized a background check to be completed by National Credit Reporting or an outside agency retained by National Credit Reporting.

We are in the process of reviewing the consumer and/or investigative consumer report(s) we have received and may decide to eliminate you from further consideration for employment or promotion based in whole or in part on the information contained in that report. Enclosed please find a copy of the report we have obtained as well as a summary of your consumer rights as required by the federal Fair Credit Reporting Act.

You may identify any errors, inaccuracies and/or otherwise respond to the enclosed information within five (this can be changed and can be up to 10 calendar days) from the date of this letter. If you choose to do so, you must contact (Insert Company Name) at (Insert Company Address).

Sincerely,

Insert Appropriate Name
Insert Appropriate Title
Insert Contact Information