

**[IMPORTANT: The information and materials contained herein should not be considered or relied upon as legal advice on specific factual situations. Users are urged to consult legal counsel concerning particular situations and specific legal questions.]**

**NOTICE TO APPLICANT OF POTENTIAL ADVERSE ACTION  
BASED ON CONSUMER CREDIT REPORT**

[Date]

Dear [applicant name]:

We have received a background check for you from [name, address and telephone number of agency]. A copy of the report is enclosed for your review. Based on the information contained in the background check, the Company is not inclined to extend to you an offer of employment [continued employment]. Before the Company makes a final decision regarding your employment, however, we would like to give you an opportunity to review the report and address any inaccuracies you believe may be contained in it. Please review the enclosed report. If you believe anything in the report is incorrect, please submit a written explanation within five (5) working days of the date of this letter to [name of HR contact]. The Company will take your explanation into consideration before it makes a final decision regarding your employment.\*

You should be aware that [name of agency] is not involved in the Company's decision-making regarding your employment and cannot provide you with any explanation regarding the Company's hiring process. A copy of your rights under the federal Fair Credit Reporting Act is enclosed for your information.

If you have any questions, please feel free to contact [name of HR contact].

Sincerely,

\_\_\_\_\_

Enc.

\* Ask the credit agency that you use to provide you with a summary of consumers' rights under the Act.