

Pre-Adverse Action Sample Letter

SAMPLE: As the employer or user of consumer reports, it is your responsibility to ensure compliance with all of the relevant federal, state and local laws governing this area. We strongly recommend that prior to use, you consult your legal counsel.

Date:

Dear Applicant:

A decision is currently pending concerning your application for employment at _____.

We are forwarding a copy of the report that you authorized in regard to your application for employment, together with a “Summary of Your Rights Under the Fair Credit Reporting Act.” The contents of the enclosed report are currently under review in consideration of your employment.

If this report contains any information that is inaccurate or incomplete, you should contact our office immediately so that the corrected information can be reviewed prior to an employment decision being made.

Regards,

Enclosures

- Applicable Report(s)
- Summary of Rights