

PRE-ADVERSE ACTION DISCLOSURE: THIS NOTICE MUST BE SENT TO THE APPLICANT BEFORE S/HE IS FORMALLY REJECTED BASED IN PART ON A BACKGROUND CHECK

[LETTERHEAD]

[Date]

[Applicant's Name]

[Applicant's Address]

RE: Your Application For Employment With [Employer]

Dear [Applicant's Name]:

You previously authorized [Employer] to conduct a background check for employment purposes regarding your history. Enclosed is a copy of your report that [Employer] recently obtained from [Name of Credit Reporting Agency]. Also enclosed is a copy of "A Summary of Your Rights Under the Fair Credit Reporting Act" – a document setting forth your rights with respect to the report being provided to you. [Employer] has made a preliminary decision [to take adverse action] based on the results of your report.

Should you want to dispute or explain any of the information on the enclosed report, please contact [Employer], as well as [Name of Credit Reporting Agency] as soon as possible.

[Employer] will notify you shortly regarding its final decision on your application for employment.

Sincerely,

[Name]

[Title]

Enclosures: Consumer Report
Summary of Your Rights Under the Fair Credit Reporting Act