

Sample Fair Credit Reporting Act Adverse Action Disclosure Notice

Date

Name
Address
City, State, Zip

Dear _____

This is to inform you that the decision of [name of company] (“the Company”) not to hire you was based, at least in part, upon information obtained from [insert name of entity providing consumer report], a consumer credit reporting agency.

The Fair Credit Reporting Act requires that, under these circumstances, we provide you with the following information:

1. The information was provided to the Company by [name, address, and telephone number of the entity providing consumer report].
2. The decision to take adverse action was not made by [name of entity providing consumer report], and [name of entity providing consumer report] is unable to provide you the specific reasons why the adverse action was taken.
3. You have the right to obtain a free copy of the report from [name of entity providing consumer report], provided you request the copy from them not later than 60 days after your receipt of this notice.
4. You have the right to dispute with [name of entity providing consumer report] the accuracy or completeness of any information in the report furnished to them.

Should you have any questions concerning the contents of this letter, please contact us.

Sincerely,