

Sample – Pre-Adverse Action Notification: 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 with an attorney.

Pre-Adverse Action Notification

Date

Applicant Name
Address

Dear Applicant:

Recently, you authorized us to obtain a consumer report about you from a Consumer Reporting Agency.

Enclosed, please find:

- 1. A copy of the consumer report we obtained**
- 2. A summary of your rights under the Fair Credit Reporting Act, as amended**

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

Sincerely,

Enclosures:
Copy of Consumer Report
Summary of Consumer Rights