

SAMPLE ADVERSE ACTION LETTER

[DATE]

Dear [APPLICANT]:

We regret to inform you that based on our hiring criteria, we are unable to give you any further consideration for employment with our company. This decision was influenced in part by information contained in a consumer report, made at our request and provided by Clarifacts Inc., our employment screening vendor. Clarifacts did not make the adverse employment decision and is not able to explain why the decision was made.

Under the Federal Fair Credit Reporting Act we are required to make the following disclosure to you:

You have the right to obtain a free copy of your file from the consumer-reporting agency if you make a request with the agency within sixty (60) days. In a letter to you dated [DATE OF PRE-ADVERSE LETTER], you were provided with a copy of the report we received from Clarifacts Inc. You also have the right to obtain an additional copy of the report from the consumer-reporting agency, free of cost.

You must be provided with a copy of the Federal Trade Commission's Summary of Consumer Rights, which was provided to you in the letter dated [DATE OF PRE-ADVERSE ACTION LETTER] and is also attached to this letter.

You have the right to dispute directly with the consumer-reporting agency the accuracy or completeness of any information provided by the consumer-reporting agency within five (5) days. If your dispute is in regard to information provided in a credit report, you must contact the bureau that supplied the report directly.

Experian: Consumer Assistance, PO Box 2350, Chatsworth, CA 91313 (1-800-831-5614)

Equifax: PO Box 740241, Atlanta, GA 30374-0241 (1-800-685-1111)

TransUnion: PO Box 7000, North Olmstead, OH 44071 (1-800-888-4213)

Any dispute regarding the information contained in the consumer report, except a consumer credit report, must be resolved with:

Clarifacts Inc.
130 North Central Avenue
Suite 309
Phoenix, AZ 85004
602-258-8858
800-318-0553

Sincerely,

[Name]
[Company]

Enclosures:
Summary of Consumer Rights