

FCRA Notice of Adverse Action

[Date]

[Applicant's Name]

[Applicant's Address]

Dear [Applicant Name],

We regret to inform you that we are unable to consider you further for an opportunity with our company. This decision was made, in part, from information we received in the consumer report you authorized from our employment screening vendor. [Consumer Reporting Agency Name] played no part in our decision to take the adverse action and is unable to provide you with the specific reasons why the adverse action was taken.

In accordance with the Fair Credit Reporting Act (FCRA) (15 U.S.C. § 1681), you have previously received a copy of this report and a copy of the federal notice, "A Summary of Your Rights Under the Fair Credit Reporting Act."

Under the FCRA you are entitled to obtain a free copy of your consumer report by contacting our employment screening vendor directly within sixty (60) days of receipt of this letter. You also have the right to dispute the accuracy of the information in this report by contacting the consumer reporting agency listed below directly. The consumer reporting agency did not, however, make this employment decision and cannot provide specific reasons for the decision.

[Consumer Reporting Agency Name]

[Consumer Reporting Agency Address]

[Phone number of Consumer Reporting Agency]

Thank you for your interest in our company.

Sincerely,

HR Representative

Enclosures:

Copy of Consumer Agency Report

[A Summary of Your Rights Under the Fair Credit and Reporting Act](#)