

ADVERSE ACTION DOCUMENTS

The following pages contain 2 separate documents:

1. **Sample – Preliminary Notice Letter**
2. **Sample – Final Notice Letter**

SAMPLE – PRELIMINARY NOTICE OF ADVERSE ACTION

Dear (Applicant/Employee),

A preliminary decision has been made (not to employ you/not to promote you/not to continue your employment). This decision was based in whole or in part on information contained in a consumer report you authorized us to obtain.

Enclosed please find the above-referenced consumer report. Also enclosed is a copy of “A Summary of Your Rights Under the Fair Credit Reporting Act.”

The consumer report was used only for employment purposes and was prepared for us by a consumer reporting agency. Although the consumer reporting agency did not make the employment decision, you may contact them at the address listed below if you wish to dispute any information contained in the report.

Barada Associates, Inc.
130 East Second Street
Rushville, IN 46173
765/932-5917

If we do not hear from you within (a “reasonable” period, usually 3 to 5) days, our preliminary decision will become final.

Sincerely,

(Company Representative Name and Title)

SAMPLE – FINAL NOTICE OF ADVERSE ACTION

Dear (Applicant/Employee),

This letter is to notify you that (an offer of employment will not be made to you at this time/you will not be offered a promotion at this time/your employment is being terminated effective the date of this letter.) This decision was based in whole or in part on information contained in a consumer report you authorized us to obtain.

You were previously provided with a copy of the consumer report as well as “A Summary of Your Rights Under the Fair Credit Reporting Act” and were given (a “reasonable period” - usually 3 to 5) days to respond and dispute the information contained in that report which you have failed to do.

The consumer report was used only for employment purposes and was prepared for us by a consumer reporting agency. Although the consumer reporting agency did not make the employment decision, you may contact them at the address listed below if you wish to dispute the information contained in the report or request an additional copy of your report within 60 days of this letter.

Barada Associates, Inc.
130 East Second Street
Rushville, IN 46173
765/932-5917

Sincerely,

(Company Representative Name and Title)