

**ADVERSE ACTION DOCUMENTS**

**The following pages contain 2 separate documents:**

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

SAMPLE

COMPANY LOGO

SAMPLE – PRELIMINARY NOTICE OF ADVERSE ACTION

DATE

APPLICANT NAME  
APPLICANT ADDRESS  
APPLICANT CITY/STATE/ZIP

Dear (Applicant Name),

Pursuant to your authorization, we requested a consumer report regarding you in connection with your application for employment. We received the report and have reviewed it. The purpose of this letter is to advise you that there is information in the report that, in whole or in part, may result in our decision not to hire you.

Enclosed please find a copy of 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 received by us from a consumer reporting agency. The consumer reporting agency does not make decisions regarding offers of employment with our organization. However, you may contact them at the address listed below if you wish to dispute the accuracy or completeness of information contained in the report or for any other reason.

Barada Associates, Inc.  
130 East Second Street  
Rushville, IN 46173  
800.616.5917

Please be advised that if we decide not to hire you based, in whole or in part, on information contained in the report, we will send you another letter that will provide you with additional information so that you can, if you desire, pursue your rights with the above-referenced consumer reporting agency. We would anticipate sending that letter within five (5) business days if a no-hire decision is made.

Sincerely,

(Company Representative Name and Title)

COMPANY LOGO

SAMPLE – FINAL NOTICE OF ADVERSE ACTION

DATE

APPLICANT NAME  
APPLICANT ADDRESS  
APPLICANT CITY/STATE/ZIP

Dear (Applicant Name),

This letter is to notify you that our organization has decided not to employ you based, in whole or in part, on information contained in a consumer report that you authorized us to obtain.

You were previously provided with a copy of the consumer report that was provided to us, as well as “A Summary of Your Rights Under the Fair Credit Reporting Act.” If, for any reason, you did not receive these documents, please contact the undersigned immediately.

The consumer report was used only for employment purposes and was prepared for us by a consumer reporting agency. As you were advised in our previous letter, the consumer reporting agency did not make the employment decision and is unable to provide you with specific reasons as to why our decision was made. However, you may contact the consumer reporting agency at the address listed below if you wish to dispute the accuracy or completeness of any information contained in the report or request an additional copy of your report within 60 days of your receipt of this letter, or for any other reason.

Barada Associates, Inc.  
130 East Second Street  
Rushville, IN 46173  
800.616.5917

Sincerely,

(Company Representative Name and Title)