

## FCRA Preliminary Notice of Adverse Action

[Date]

[Applicant's Name]

[Applicant's Address]

Dear [Applicant Name],

Enclosed is a consumer report that we requested in connection with your application for employment with our company. In accordance with the federal Fair Credit Reporting Act (FCRA), also enclosed is a copy of your rights under the Act.

Due, in part, to the contents of this consumer report, a decision is pending regarding your application for employment. As required under the FCRA, we are notifying you in advance of any adverse action being taken.

You 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]

[Toll-free phone number of Consumer Reporting Agency]

Sincerely,

HR Representative

Enclosures:

Copy of Consumer Agency Report

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