

NOTE: Please review this form with legal counsel prior to use

Insert Company Logo / Letterhead

SAMPLE PRE-ADVERSE ACTION LETTER

Date

Applicant/Employee
Address
Address

Dear Applicant:

(Your Company Name) is considering taking adverse action against you based in part on information contained in your consumer report. In accordance with the Federal Fair Credit Reporting Act, we have enclosed a copy of your consumer report and a summary of your consumer rights; please see the attached report.

Our policy is to give [choose one: an applicant/a current employee] 3 days to review information contained in the consumer report. If you can prove that the information contained in the report is inaccurate within this time frame, please let us know.

Sincerely,