FAIR CREDIT REPORTING ACT

NOTICE OF ADVERSE ACTION

TO:

Name of Applicant

This is to inform you that based on information contained in the consumer report which you authorized the Company to obtain from **[Name of CRA]**, the Company will not offer you employment. We previously provided you with a copy of the consumer report and a description of your rights under the Fair Credit Reporting Act in the Notice of Intent to Take Adverse Action.

Under the federal Fair Credit Reporting Act you have the right to obtain a free copy of the consumer report by requesting it in writing within 60 days from the consumer reporting agency. The consumer reporting agency that provided the consumer report about you is:

name

address

telephone number

and toll free number

The consumer reporting agency did not make the decision regarding your application for employment and is not able to provide you with the specific reasons why you are not being offered employment with the Company.

Under the Act you are entitled to dispute with the consumer reporting agency the accuracy or completeness of any information contained in the consumer report.

DATED:\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Human Resources Manager