FAIR CREDIT REPORTING ACT

NOTICE OF INTENDED ADVERSE ACTION

TO:

 Name of Applicant/Employee

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 intends to use such information in evaluating your [continued] suitability for employment.

Under the federal Fair Credit Reporting Act, you are entitled to the following:

1. A copy of the consumer report.

2. A description in writing of your rights under the Act. A copy of a description prepared by the consumer reporting agency of your rights under the Act is enclosed.

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

 Human Resources Manager