Sample FCRA adverse employment action letter

[ON THE COMPANY’S LETTERHEAD]

{Date}

{Employee Name}

{Employee’s Address}

Re: Notice of Adverse Employment Action

Dear {Employee Name}:

Based in whole or in part on information contained in the consumer report that the company obtained from {Name of Consumer Reporting Agency}, a copy of which the company previously provided you, the company has decided \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ at this time.

The name, address, and phone number of the consumer reporting agency that provided the consumer report is as follows:

{Name, Address, and Toll-free Number of the Consumer Reporting Agency}

Please note that the consumer reporting agency that provided the consumer report was not involved in the decision to take an adverse employment action against you. As a result, the consumer reporting agency cannot provide you with the specific reasons for the adverse employment action at issue. However, you have the right to obtain from the consumer reporting agency identified previously a free copy of the consumer report in question if you request a copy of the report within 60 days following your receipt of this notice. Moreover, you have the right to dispute with the consumer reporting agency the accuracy or completeness of the information contained in the consumer report it provided to the company.

If you have any questions regarding your rights under the Fair Credit Reporting Act (FCRA), please do not hesitate to contact the Consumer Financial Protection Bureau (CFPB), the agency responsible for enforcing the FCRA at (202) 435-7000.

Sincerely,

{Company Representative}