# FCRA Pre-Adverse Action Notice

**(sample)**

[date]

[applicant’s name]

[applicant’s street address]

[city, state and zip code]

Dear [applicant’s name]:

In evaluating your application for employment with [company’s name goes here], [background checking company name goes here] has provided us with a consumer report to assist us with our employment process.

We are forwarding you a copy of the consumer report you authorized in connection with your application for employment, together with a Summary of Your Rights under the Fair Credit Reporting Act. The contents of the enclosed report are currently under review in consideration of your employment.

You have the right to dispute any information contained in the report, that you believe may be inaccurate or incomplete by contacting [background checking company name goes here] at the following address or phone number. Please understand, [background checking company name goes here] does not make decisions to approve or deny your employment application and is not able to explain why any employment decisions are made.

[background checking company name, address and toll-free phone number goes here]

If the consumer report includes a financial credit report, you may directly contact the credit bureau that furnished the report:

Equifax Experian TransUnion

P.O. Box 740241 P.O. Box 2104 P.O. Box 2000

Atlanta, GA 30374 Allen, TX 75013 Chester, PA 19022

(800) 685-1111 (888) 397-3742 (800) 888-4213

[www.equifax.com](http://www.equifax.com) [www.experian.com](http://www.experian.com) [www.transunion.com](http://www.transunion.com)

Thank you for your interest in our company.

Sincerely,

[Name and title of company official]