

Sample Written Adverse Action Notice to Applicants

Dear [Applicant]:

We regret to inform you that **[Employer]** [(... is unable to offer you employment), or (... will terminate your employment effective _____), or (... has decided not to offer you a promotion)].*

This decision was based in whole or in part on information contained in a report from Apollo Services, Inc., a copy of which was previously given to you. The consumer reporting agency, Apollo Services, did not make this employment decision and is unable to supply you with specific reasons why the decision was made.

Under the federal Fair Credit Reporting Act and applicable state laws, you have the right to obtain a free copy of your report from the consumer reporting agency listed above if you make a written request to the agency within 60 days from the date you receive this notice. You also have the right to dispute with the consumer reporting agency listed above the accuracy or completeness of any information in the report. To dispute non-credit information contained in your report contact:

Apollo Services, Inc.
921 Transport Way., Suite 24
Petaluma, CA 94954
Phone: 877.ASI.4555

To dispute information contained in your credit report, contact the bureau that supplied the report as listed on the consumer report:

Experian: Consumer Assistance, P.O. Box 2350, Chatsworth, CA 91313, 888.397.3742
Equifax: P.O. Box 740241, Atlanta, GA 30374-0241, 800.685.1111
TransUnion: P.O. Box 7000, North Olmstead, OH 44071, 800.888.4213

Massachusetts applicants or employees only (this section applies only if the report referenced above is a credit report): You have the right to obtain a free copy of your credit report within sixty days from the consumer credit reporting agency which has been identified on this notice. The consumer credit reporting agency must provide someone to help you interpret the information on your credit report. Each calendar year you are entitled to receive, upon request, one free consumer report. You have the right to dispute inaccurate information by contacting the consumer credit reporting agency directly. If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the agency must then, within thirty business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. If reinvestigation does not resolve the dispute to your satisfaction, you may send a letter to the consumer credit reporting agency, to be kept in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about the disputed information in a report it issues about you.

California applicants or employees only (this section applies only if the report referenced above is a credit report): You have the right to obtain a free copy of your credit report within 60 days from the consumer credit reporting agency which has been identified on this notice and from any other consumer credit reporting agency which compiles and maintains files on consumers on a nationwide basis. Under California law, you also have the right to dispute with the consumer reporting agency the accuracy or completeness of any information in the report.

Sincerely,

[Employer Name]

[Your Title]

Enclosures