

Sample Written Pre-Adverse Action Notice to Applicants

Dear [Applicant]:

On _____, you authorized [Employer] to obtain consumer reports and/or investigative consumer reports about you from a consumer reporting agency. Enclosed please find (1) a copy of the report we obtained from Apollo Services Inc., a consumer reporting agency, and (2) a summary of your rights under the Fair Credit Reporting Act.

This letter is being sent to you because we are in the process of making an employment decision about you based in whole or in part on information contained in your report.

You may identify any errors, inaccuracies and/or otherwise respond to the information contained in the report within ten calendar days from the date of this letter. If you choose to do so, you must contact the Company at [insert appropriate contact information]. If you wish to dispute the accuracy of the information in the report directly with the consumer reporting agency (i.e., the source of the information contained in the report), you should contact Apollo Services, Inc. at 921 Transport Way, Suite 24, Petaluma, CA 94954, Phone: 877.ASI.4555 within ten calendar days.

Sincerely,

[Employer Name]
[Your Title]

Enclosures:
Copy of Consumer Report
Summary of Rights