

## SAMPLE ADVERSE ACTION LETTER

In compliance with the Fair Credit Reporting Act, employers are required to notify an applicant if information obtained from a consumer reporting company is used, in whole or in part, in the decision to deny employment. The notification should be in the form of a letter such as the sample above. The letter must contain the name, address and phone number of the consumer reporting company. This allows the applicant the opportunity to dispute the information if they believe it is incorrect.

Date

Mr./Ms. Employment Applicant

Address

City, State, Zip Code

Dear Mr./Ms. Applicant,

Your application for employment with Company X has been denied. This decision was made, in whole or in part, based on information obtained from:

Info Quest, Inc.

PO Box 15521

Surfside Beach, SC 29587

(843) 233-9675

This letter is sent to you in compliance with the Fair Credit Reporting Act.

Sincerely,