

Pre-Adverse Action Disclosure

Sample

In compliance with the Fair Credit Reporting Act, employers are required to notify an applicant if information obtained from a consumer reporting agency is used, in whole or in part, in the decision to deny employment. The pre-notification should be in the form of a letter such as the sample below. The letter must contain the name, address and the phone number of the consumer reporting agency. This allows the applicant the opportunity to dispute the information if they believe it is incorrect before any adverse action is taken against them. Please allow ample time for the applicant to receive this letter along with a copy of the report & the consumer's rights under the Fair Credit Reporting Act, before taken action against them.

Date

Mr./Ms. Employment Applicant
123 Main Street
City, ST Zip

Dear Mr./Ms. Applicant:

Your application for employment with ABC Company is currently being reviewed for disqualifying attributes. This process was initiated, in whole or in part, based upon information obtained from:

Acxiom Information Security Services
6111 Oak Tree Blvd.
Independence, OH 44131
800 853 3228

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

Please note, Acxiom Information Security Services DID NOT make the decision to review the negative information and is unable to provide you with the specific reasons as to why the possible adverse action maybe taken.

Sincerely,