

## Adverse Action Letter

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### Sample

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 below. The letter must contain the name, address and the 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  
123 Main Street  
City, ST Zip

Dear Mr./Ms. Applicant:

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

Acxiom Information Security Services  
6111 Oak Tree Blvd.  
Cleveland, 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 take the adverse action and is unable to provide you with the specific reasons as to why the adverse action was taken.

Sincerely,