[COMPANY LETTERHEAD]

**ADVERSE ACTION NOTICE**

[DATE]

[CONSUMER NAME]

[CONSUMER ADDRESS]

Dear [CONSUMER NAME]:

We regret to inform you that [COMPANY] (the “Company”): Finds it necessary to withdraw the previous offer of employment.[[1]](#endnote-1)

This decision was based in whole or in part on the information provided to us in a consumer report or investigative consumer report by Reliantcy Inc., 1001 Avenida Pico San Clemente, CA 92673 (800) 649-1243, a consumer reporting agency (the “Agency”).[[2]](#endnote-2)

The report was prepared pursuant to an authorization signed by you, and a copy of the report previously was given to you.

The Agency did not make this employment decision, and is unable to provide you with specific reason(s) why this decision was made.[[3]](#endnote-3)

Under Section 612 of the Fair Credit Reporting Act (the “Act”), you have the right to obtain a free copy of the report if you submit a written request to the Agency (identified above) no later than 60 days after you receive this notice. Under Section 611 of the Act, you also have the right to dispute the accuracy or completeness of any information in the report by contacting the Agency (identified above).

Sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

[Company Representative Name and Title]

1. Insert applicable adverse action. For example:

   “Is unable to offer you employment at this time.”

   “Will terminate your employment effective [INSERT DATE].”

   “Has decided not to offer you a promotion.” [↑](#endnote-ref-1)
2. If the applicant/employee lives or works in San Francisco, CA; Chicago, IL; Montgomery County, MD; Prince George County, MD; New York City; or Seattle, WA also include the following: “The specific item(s) in the report upon which the Company is taking action are: [IDENTIFY THE SPECIFIC ITEMS].” [↑](#endnote-ref-2)
3. If (1) the applicant/employee lives or works in Massachusetts AND (2) the report is a credit report, then add:

   “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.”

   If (1) the applicant/employee lives or works in California AND (2) the report is a credit report, then add:

   “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.” [↑](#endnote-ref-3)