

ADVERSE ACTION

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. Employers Reference Source provides a sample letter to our clients. Please see below for appropriate verbiage when denying a candidate employment.

SAMPLE ADVERSE ACTION NOTIFICATION

Dear Applicant:

We regret to inform you that based on our hiring criteria; we are unable to consider you for further employment with **XYZ**. This decision was made in part from the information we received from Employers Reference Source. Please note Employers Reference Source, **DID NOT** make the decision to take adverse action and is unable to provide you with the specific reasons as to why the adverse action was taken.

In accordance with the Fair Credit Reporting Act, you have the right to obtain a free copy of the report within 60 days of your receipt of this letter by contacting Employers Reference Sources at the telephone number below. You have the right to dispute the accuracy or completeness of the information contained in the report(s) by contacting Employers Reference Source.

Employers Reference Source
P.O. Box 7019
Prospect, CT 06712
888.512.2525

For credit reports, errors on your credit report, or questions about credit please contact the credit bureau directly.

Experian
P.O. Box 2350
Chatsworth, CA 91313
888.397.3742

Equifax
P.O. box 740241
Atlanta, GA 30374-0241
800.685.1111

TransUnion
2 Baldwin Place
P.O. Box 1000
Chester, PA 19022
800.888.4213

Any dispute regarding the information on your report must be resolved with the appropriate agency. Thank you for your interest in employment with **XYZ Company**.

Regards,