

***SAMPLE PRE-ADVERSE ACTION LETTER:*** *As the employer or user of consumer reports, it is your responsibility to ensure compliance with all of the relevant federal, state and local laws governing this area. We strongly recommend that prior to use, you consult with an attorney.*

### **PRE-ADVERSE ACTION NOTIFICATION**

Date: \_\_\_\_\_

Applicant Name

Address 1

Address 2

City, State Zip

Dear Applicant:

A decision is currently pending concerning your application for employment at \_\_\_\_\_ . We are forwarding a copy of the consumer report that you authorized in regard to your application for employment, together with "A Summary of Rights Under the Fair Credit Reporting Act." The contents of the enclosed report are currently under review in consideration of your employment.

If this report contains any information that is inaccurate or incomplete, you should contact our office immediately so that the corrected information can be reviewed prior to an employment decision being made.

In accordance with the Fair Credit Reporting Act, consumers have the right to challenge inaccuracies and incompleteness of the information contained in the report(s) by contacting First Advantage or the credit bureau(s) listed below. If you believe there is an error on your report, the First Advantage forms for the reinvestigation can be found at <http://www.fadv.com/dispute/>.

If you do not have internet access, you may alternatively contact us by mail or telephone.

First Advantage  
Attn: Compliance Department  
P.O. Box 3367  
Seminole, FL 33775-3367  
(800) 321-4473, ext. 8

If the report is a credit bureau report, you may contact First Advantage or the credit bureau(s) that furnished the report:

Experian  
[www.experian.com](http://www.experian.com)  
(888) 397-3742  
P.O. Box 2350  
Chatsworth, CA 91313

TransUnion – Consumer Relations  
[www.transunion.com/direct](http://www.transunion.com/direct)  
(800) 888-4213  
2 Baldwin Place  
P.O. Box 1000  
Chester, PA 19022

Equifax  
[www.equifax.com](http://www.equifax.com)  
(800) 685-1111  
P.O. Box 740241  
Atlanta, GA 30374-0241

Regards,