

This sample (notice or letter) is provided strictly for educational purposes and should not be construed as legal advice or counsel. Employers using consumer reports for employment screening purposes should consult with their own legal counsel about their responsibilities under the Fair Credit Reporting Act (15 U.S.C. § 1681) and other applicable laws and regulations, including about this (notice or letter).

[Date]

[Subject First Name] [Subject Last Name]
[Address 1]
[Address 2]
[City] [State] [Zip Code]

Re: Notification and Disclosure: Adverse Action Based on a Consumer Report Pursuant to 15 U.S.C.1681m

Dear [First Name] [Last Name]:

You are hereby notified that [Company Name] has denied your application for employment, based – in whole or in part – on information contained in a consumer report. A copy of the consumer report was previously forward to you along with “A Summary of Your Rights Under the Fair Credit Reporting Act”. If you wish to receive an additional copy of the consumer report or wish to dispute the accuracy of the consumer report, you may do so by contacting the consumer reporting agency listed below within the next 60 days.

KnowMyHire.com
28577 Hwy. 5
Woodstock, AL 35188
Phone: 1.877.893.5669
Fax: 1.877.793.5669

Please note that KnowMyHire.com did not make the decision to deny your application and has no information on the specific reasons for this denial.

Under the Fair Credit Reporting Act, you have additional rights. You will find a summary of these rights enclosed with this notice.

You also have the right to dispute, with the consumer reporting agency named above, the accuracy or completeness of any information contained within the consumer report. This notice is pursuant to the Fair Credit Reporting Act, 15 U.S.C. 1681m.

Note: The FCRA requires that any person taking any adverse action based in whole or in part on a consumer report must provide the consumer with notice of the adverse action, certain information about the consumer reporting agency, and notice of the consumer’s rights to obtain a copy of the report and dispute its accuracy.

Sincerely,

[User First Name] [User Last Name]
[Company Name]

Enclosure:

A Summary of Your Rights Under the Fair Credit Reporting Act