

Pre-Adverse Action Notice

Model letter for use before taking adverse action based in whole or in part on a consumer report — FCRA §1681b(b)(3).

[Date]

[Applicant Name]

[Applicant Address]

Dear [Applicant Name]:

Thank you for your interest in a position with {Employer Name}. As part of our evaluation, we obtained a consumer report about you from **SafestHires**, Broomfield, CO, admin@safesthires.com. Information contained in that report may cause us to make a decision that is adverse to your interest in employment with us.

Enclosed with this notice, you will find a copy of the consumer report we obtained, along with a copy of the document titled *A Summary of Your Rights Under the Fair Credit Reporting Act*, and any additional summaries of rights required by your state.

Before we make a final decision, we want to give you a reasonable opportunity to review the report and to dispute the accuracy or completeness of any information it contains. You may contact the consumer reporting agency directly at **SafestHires**, admin@safesthires.com. Please note that the consumer reporting agency did not make the hiring decision and cannot explain the specific reasons why the decision was made.

If you would like to dispute any information in the report, please do so within five (5) business days of the date of this letter. If we do not hear from you within that period, we may proceed with our decision.

Sincerely,

[Hiring Manager Name]

[Title]

{Employer Name}

SafestHires · Broomfield, CO · admin@safesthires.com

This template is provided for informational purposes and does not constitute legal advice. Review with counsel and adjust for your jurisdictions before deployment.