

Adverse Action Letter Template

A single editable template containing both required letters — the pre-adverse action notice and the final adverse action notice — plus timing guidance and an enclosure checklist. FCRA §§1681b(b)(3) and 1681m(a).

How to use this template

- Send Letter 1 (pre-adverse) before any decision is finalized, with a copy of the report and A Summary of Your Rights Under the FCRA enclosed.
- Wait a reasonable period before finalizing. SafestHires recommends five (5) business days; several states and cities require longer (for example, seven calendar days in San Francisco and five business days under the Los Angeles Fair Chance Initiative).
- Send Letter 2 (final adverse) only after the waiting period has elapsed and any candidate response has been considered.
- Document the date each letter was sent and the method of delivery.

Letter 1 — Pre-adverse action notice

[Date]

[Applicant Name]

[Applicant Address]

Dear [Applicant Name]:

Thank you for your interest in the position of [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 you will find a copy of the consumer report we obtained, a copy of A Summary of Your Rights Under the Fair Credit Reporting Act, and any additional summaries of rights required by your state or locality.

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, and to provide any additional information you would like us to consider — including evidence of rehabilitation, the circumstances surrounding any record, and the time that has passed. You may contact the consumer reporting agency directly at SafestHires, admin@safesthires.com. The consumer reporting agency did not make this decision and cannot explain the specific reasons for it.

Please respond 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}

Enclosures: Copy of consumer report · A Summary of Your Rights Under the FCRA · State/local notices (as applicable)

Letter 2 — Final adverse action notice

[Date — must be after the response period in Letter 1 has elapsed]

[Applicant Name]

[Applicant Address]

Dear [Applicant Name]:

On [date of Letter 1], we notified you that we were considering a decision adverse to your interest in employment with {Employer Name} based in whole or in part on information contained in a consumer report. After reviewing the report and any information you provided, we have decided [not to extend an offer of employment / to withdraw our conditional offer of employment / other: _____].

This decision was based in whole or in part on information contained in a consumer report provided by:

SafestHires · Broomfield, CO · admin@safesthires.com · [phone]

SafestHires did not make this decision and is unable to provide you with the specific reasons why it was made.

You have the right to obtain a free copy of your consumer report from SafestHires if you request it within 60 days of receiving this notice. You also have the right to dispute directly with SafestHires the accuracy or completeness of any information contained in the report. A copy of A Summary of Your Rights Under the Fair Credit Reporting Act is enclosed.

Sincerely,

[Hiring Manager Name], [Title]

{Employer Name}

Enclosures: A Summary of Your Rights Under the FCRA · Copy of consumer report (if not previously provided) · State/local notices (as applicable)

Recordkeeping

- Record the send date, delivery method, and recipient address for both letters.
- Retain any candidate response and the individualized assessment notes with the requisition file.
- Confirm local rules before finalizing — some jurisdictions require the specific record relied upon to be identified in the notice.