

SAMPLE LETTER: POST-ADVERSE ACTION NOTICE (MUST BE ON YOUR COMPANY/ORGANIZATION LETTERHEAD)

<Date>

<Applicant/Employee Name/Volunteer Name>

<Address>

<City>, <State> <Zip Code>

Dear <Applicant/Employee/Volunteer Name>,

In reference to your application, we regret to inform you that we're unable to further consider you for <...employment/continued employment/a promotion/a volunteer opportunity> with our organization.

The decision was based in whole or in part on information contained in the consumer report provided by FactFinders Investigations, LLC. A copy of the report and a Summary of Your Rights under the Fair Credit Reporting Act were previously provided to you. FactFinders Investigations, LLC did not make the decision and is not able to explain why the decision was made.

In accordance with the Fair Credit Reporting Act Section 611 and state laws, you have the right to dispute with FactFinders Investigations, LLC the accuracy and completeness of your consumer report. Under Section 612 of that Act, you have the right to obtain a free copy of the report within 60 days of receiving this letter by sending a written request to FactFinders Investigations, LLC at the address listed below.

FactFinders Investigations, LLC

P.O. Box 910193

St. George, UT 84791-0193

Telephone: 801-441-6100

www.factfindersLLC.com

info@factfindersLLC.com

Thank you for your interest in <company/organization name>.

Sincerely,

<Company Representative Name>

<Title>

Enclosure:

- Summary of Your Rights Under the Fair Credit Reporting Act
- State law notices applicable (MA & CA)

Following Notices should be incorporated into the Post Adverse Action Letter if subject of background check resides in the states below:

Massachusetts applicants or employees only (this section applies only if the report referenced above is a credit report): You have the right to obtain a free copy of your credit report within sixty days from the consumer credit reporting agency which has been identified on this notice. The consumer credit reporting agency must provide someone to help you interpret the information on your credit report. Each calendar year you are entitled to receive, upon request, one free consumer report. You have the right to dispute inaccurate information by contacting the consumer credit reporting agency directly. If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the agency must then, within thirty business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. If reinvestigation does not resolve the dispute to your satisfaction, you may send a letter to the consumer credit reporting agency, to be kept in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about the disputed information in a report it issues about you.

California applicants or employees only (this section applies only if the report referenced above is a credit report): You have the right to obtain a free copy of your credit report within 60 days from the consumer credit reporting agency which has been identified on this notice and from any other consumer credit reporting agency which compiles and maintains files on consumers on a nationwide basis. Under California law, you also have the right to dispute with the consumer reporting agency the accuracy or completeness of any information in the report.