

PRE ADVERSE ACTION NOTICE

(Date)

(Applicant Name/Employee Name)

(Street Address)

(City, State, Zip)

Dear (Name):

You recently applied for a position of employment with (Company Name).

At that time, you consented to an independent investigation, to be conducted by a consumer reporting agency (CRA). This investigation may have included a criminal background history as well as employment, education, credit and/or motor vehicle history, in addition to general information as to character, reputation, personal characteristics or mode of living.

A decision is currently pending concerning your application based on this investigation. We have enclosed a copy of the consumer report for your review, together with a copy of "A Summary of Your Rights Under the Fair Credit Reporting Act."

If you find your consumer report contains any information that is inaccurate or incomplete, you should contact our office immediately and make every effort to correct the information with the consumer reporting agency.

Sincerely,

(Company Representative)