PRELIMINARY NOTICE OF ADVERSE ACTION

<Date>

<Applicant Name>

<Address>

<City, State, ZIP>

Dear <Applicant>

Enclosed is a *Consumer Report or Investigation Consumer Report* that was requested by **<COMPANY NAME>** in connection with your <application for employment> <current employment.> Also enclosed is *“A Summary of Your Rights Under the Fair Credit Reporting Act”.*

A preliminary decision has been made to <not employ you> <not continue your employment>. This preliminary decision was based, either in whole or in part, on the information contained in your Consumer Report.

The Consumer Report was used only for employment purposes and prepared for us by a consumer-reporting agency. If you wish to dispute any information in the report, please contact the agency listed below. The consumer-reporting agency, however, did not make the employment decision.

<Name of Consumer Reporting Agency>

<Attention:>

<Address>

<City, State, ZIP>

<Phone number>

If we do not hear from you within <number of days, usually 3-5>, our preliminary decision will become final and <you will not be hired> <your employment will be terminated>.

Sincerely,

<Company Representative Name>

<Title>