

Date: [Insert Date]

To: [Employee Name]

Employee ID: [Insert ID]

Department: [Insert Department]

Subject: WARNING LETTER - Unlawful Retrieval of Customer Credit Information

Dear [Employee Name],

This letter serves as a formal warning regarding your unauthorized access and retrieval of customer credit information on [Date of Incident].

It has been brought to our attention that you accessed the credit reports/files of [Customer Name or Account Number] without a legitimate business purpose or the required written consent. This action is a direct violation of the Fair Credit Reporting Act (FCRA) and our company's internal Data Privacy and Security Policy.

Accessing sensitive financial data for personal reasons or outside the scope of your assigned duties is a serious breach of trust and legal compliance. Such conduct exposes the company to significant legal liability and undermines customer confidentiality.

Required Immediate Actions:

- Cease all unauthorized access to customer databases immediately.
- Complete a mandatory retraining session on Data Privacy and FCRA Compliance by [Deadline Date].
- Acknowledge in writing that you have re-read and understand the Company Employee Handbook regarding Information Security.

Please be advised that this incident will be recorded in your personnel file. Any further violations of company policy or data privacy laws will result in further disciplinary action, up to and including immediate termination of employment.

Please sign below to acknowledge receipt of this warning.

Sincerely,

[Your Name]

[Your Title]

[Company Name]

Employee Acknowledgment:

I acknowledge that I have received this warning and understand the severity of the violation.

[Employee Signature]

[Date]