

[Date]

[Applicant Name]  
[Applicant Address]  
[City, State, Zip Code]

Dear [Applicant Name],

We are writing to inform you that [Company Name] has decided to rescind our offer of employment (or terminate your employment) for the position of [Job Title]. This decision is final and is based, in whole or in part, on information contained in a consumer credit report obtained from a consumer reporting agency.

The consumer reporting agency that provided the report is:

[Name of Agency]  
[Agency Address]  
[Agency Phone Number]  
[Agency Website]

Please be advised of the following:

- The consumer reporting agency played no part in our decision to take this action and is unable to provide you with the specific reasons why the decision was made.
- You have a right under the Fair Credit Reporting Act (FCRA) to obtain a free copy of your consumer report from the agency listed above if you request it within 60 days of receipt of this notice.
- You have the right to dispute the accuracy or completeness of any information in the report directly with the consumer reporting agency.

A copy of your rights under the Fair Credit Reporting Act ("A Summary of Your Rights Under the Fair Credit Reporting Act") was previously provided to you with our Preliminary Adverse Action notice.

Sincerely,

[Your Name/Signature]  
[Your Title]  
[Company Name]