

[Date]

[Candidate Name]

[Candidate Address]

[City, State, Zip Code]

Dear [Candidate Name],

This letter is to inform you that [Company Name] is currently considering taking adverse action regarding your application for employment. This decision is being based, in whole or in part, on information contained in a consumer credit report obtained in connection with your application.

Enclosed with this letter, please find:

- A copy of the consumer report we received.
- A copy of "A Summary of Your Rights Under the Fair Credit Reporting Act."

The report was prepared by the following consumer reporting agency:

[Agency Name]

[Agency Address]

[Agency Phone Number]

[Agency Website, if applicable]

Please note that the consumer reporting agency did not make the decision to take adverse action and is unable to provide you with the specific reasons why the action is being taken.

Under the Fair Credit Reporting Act (FCRA), you have the right to dispute the accuracy or completeness of any information contained in the report by contacting the consumer reporting agency directly. You also have the right to obtain an additional free copy of your report from the agency if you request it within 60 days.

If you believe there are inaccuracies in the report or if there is additional information you would like us to consider, please contact [Contact Person/Department Name] at [Phone Number/Email] within [Number of Days, e.g., 5] business days.

Sincerely,

[Your Name/Signature]

[Your Title]

[Company Name]