Important disclaimer: The letter available on this page is an example of an FCRA compliant disclosure. Please review and modify as necessary to fit your particular situation, and to comply with the laws of your state.

ADVERSE ACTION NOTICE

ABC Company 555 100th Street Any City, ST 55555 PHONE 555-555-5555

CONFIDENTIAL TO BE OPENED BY ADDRESSEE ONLY

JOHN D. DOE 111 10[™] STREET THIS CITY, ST 99999

January 1, 2020

Dear JOHN D. DOE,,

This letter is to inform you that we find it necessary to rescind our previous offer of employment.

This decision was based, in whole or part, on the information provided us in a Consumer Report or Investigative Consumer Report.

The report was prepared pursuant to an authorization signed by you at the time of application. Subsequently you also received a copy of your consumer report and a summary of your rights under the Fair Credit Reporting Act. The consumer report was used only for employment purposes and prepared for us by a consumer-reporting agency. Their mailing address and phone number are listed below:

Atlas Risk Management, LLC 407 Pennsylvania Avenue Joplin, MO 64801 Phone: 800-645-1211 Fax: 314-584-2159

Atlas Risk Management plays no part in the decision to take any action on your employment application and is unable to provide you with specific reason(s) for not extending an offer of employment.

You may, upon providing proper identification, request another free copy of the report and may dispute with the consumer reporting agency the completeness or accuracy of any information in the report within 60 days of receipt of this notice with Atlas Risk Management, LLC.

Sincerely,

ABC Company 555 100th Street Any City, ST 55555 PHONE 555-555-5555 * FAX 555-555-5566