

**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.**

ABC Company  
555 100<sup>th</sup> Street  
Any City, ST 55555  
PHONE 555-555-5555

## **ADVERSE ACTION NOTICE**

CONFIDENTIAL TO BE OPENED BY ADDRESSEE ONLY

JOHN D. DOE  
111 10<sup>TH</sup> STREET  
THIS CITY, ST 99999

January 1, 2020

Dear JOHN D. DOE,

This letter is to inform you that an offer of employment will not be made at this time. 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.

Sincerely,

ABC Company  
555 100<sup>th</sup> Street  
Any City, ST 55555  
PHONE 555-555-5555 \* FAX 555-555-5566