

## Example: Adverse Action Letter

[Date]  
[Applicant]  
[Address]

Dear Applicant:

We regret to inform you that based on our hiring criteria, we are unable to consider you further for an employment opportunity with our organization. We made this decision in part based on the information we received from BackCheck. BackCheck does not make these decisions and is unable to provide you with the specific reason for them.

In accordance with the Fair Credit Reporting Act, enclosed is a copy of this information and a copy of your rights under the Act.

You have the right to dispute the accuracy or completeness of information contained in the report(s) by contacting BackCheck or, if the report is a credit report, the credit bureau that furnished it.

For credit reports, contact the bureau that supplied the report:

TransUnion: P.O. Box 7000, North Olmsted, OH 44071, 1-800-888-4213

Contact for any report except a consumer credit report:

BackCheck: Bank of America Tower, 701 5<sup>th</sup> Ave, 42<sup>nd</sup> Floor, Seattle, WA, 98104-5119, 1-866-881-2011

You must resolve any dispute involving the information on your report with the agencies above.

Again, we appreciate your interest in employment with our organization.

Sincerely,

[Insert Name of Appropriate Person]  
[Insert Title of Appropriate Person]

\*This example is only intended as a general guide and does not constitute a legally acceptable document.

E. & O. E.