

Sample Pre-Adverse Action Notice to Applicants

Date

Dear _____:

On _____, you authorized [Company name] to obtain consumer reports and/or investigative consumer reports about you from a consumer reporting agency. Enclosed please find (1) a copy of the report we obtained from employeescreenIQ PO Box 22627, Cleveland, OH 44122, 1-800-235-3954 and (2) a summary of your rights under the Fair Credit Reporting Act.

You may identify any errors, inaccuracies and/or otherwise respond to the information contained in the report within ten calendar days from the date of this letter.¹ If you choose to do so, you must contact the Company at [insert appropriate contact information]. If you wish to dispute the accuracy of the information in the report directly with the consumer reporting agency (*i.e.*, the source of the information contained in the report), you should contact employeescreenIQ directly.

Sincerely,

[Company Name]

¹Employer will afford New York applicants and employees up to 5 business days after receipt of this letter or up to 10 calendar days after the date of this letter, whichever period is longer.