

Sample of Adverse Action letter to be sent to applicant if you deny employment based in whole or in part on any information in a Facet Group report.

COMPANY LETTERHEAD

___Date___

___Name___

___Address___

___City, State, Zip___

Dear _____:

As you authorized in your employment application, _____(company name)_____ has recently completed a pre-employment background check as part of our employee selection process. You previously received a letter, which included a copy of all the information received from all consumer reporting agencies contacted and a Summary of Your Rights, as provided for in the FCRA, notifying you of our intent not to pursue employment of you, if the information contained in these reports were accurate.

We requested that you call us within five (5) days to pursue the matter if: (1) you believed the information contained in it was inaccurate and/or (2) you wanted to know what information in the reports falls outside of our company guidelines, or we could assume that you no longer wish to pursue employment with us. The purpose of this letter is to inform you that your application with our company is now void.

You have the right to obtain an additional free copy of the report if you request it from The Facet Group within 60 days of when you receive this notice. The report was furnished to us by The Facet Group, 200 South Audubon Road, Lafayette, LA 70503, 337-233-8973 or 888-868-8973. Please understand that while The Facet Group provided the report, they did not make this decision, and they are unable to provide you the specific reasons why _____(company name)_____ made this decision.

In the previous letter, which included a copy of the pre-employment background report, was a description of your rights under the federal Fair Credit Reporting Act. Under the law, you have the right to dispute, directly with The Facet Group any information in this report. They will reinvestigate the disputed information free of charge and either record the current status of the disputed information or delete the item(s) within 30 days of receiving your dispute. They will provide notification of the dispute to any person who provided the information you dispute within five business days of receiving your notice of dispute. The enclosed Summary of Rights provides additional information about your rights.

Sincerely yours,

_____(company representative)_____

Enclosures: Background Report, Summary of Rights