

**This is a sample preliminary notice of adverse action.  
Please revise as needed and print on company letterhead**

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DATE

NAME\_FIRST NAME\_LAST  
ADDRESS  
CITY, STATE ZIP

Dear NAME\_FIRST:

This letter is to inform you that an offer of employment or promotion will not be made to you; is rescinded or your employment is terminated with COMPANY\_NAME. This decision was based, either in whole or in part, on information provided to us in a "consumer report," "consumer credit report," and/or an "investigative consumer report" (consumer report) from the consumer reporting agency listed below. Under the Fair Credit Reporting Act, you have the right to obtain a free copy of the consumer report by submitting a written request to the consumer reporting agency no later than 60 days after the date of this notice. You also have the right to dispute the contents of any information in the consumer report by contacting the consumer reporting agency listed below. If the reinvestigation of your file does not resolve the dispute to your satisfaction, you have the right to send a statement of explanation to the consumer reporting agency to be included in your file. If such action is taken, the consumer reporting agency must include your statement regarding the disputed information in any report it issues about you. **Please Note: The consumer reporting agency did not make the employment decision and is unable to supply you with specific reasons why the decision was made.**

Creative Services, Inc., 64 Pratt Street, Mansfield, Massachusetts 02048-1927, (800) 536-0093 / (508) 339-5451

**Massachusetts applicants or employees only (this section applies only if the report referenced above is a credit report):** You have the right to obtain a free copy of your credit report within sixty days from the consumer credit reporting agency which has been identified on this notice. The consumer credit reporting agency must provide someone to help you interpret the information on your credit report. Each calendar year you are entitled to receive, upon request, one free consumer report. You have the right to dispute inaccurate information by contacting the consumer credit reporting agency directly. If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the agency must then, within thirty business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. If reinvestigation does not resolve the dispute to your satisfaction, you may send a letter to the consumer credit reporting agency, to be kept in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about the disputed information in a report it issues about you.

**California applicants or employees only (this section applies only if the report referenced above is a credit report):** You have the right to obtain a free copy of your credit report within 60 days from the consumer credit reporting agency which has been identified on this notice and from any other consumer credit reporting agency which compiles and maintains files on consumers on a nationwide basis. Under California law, you also have the right to dispute with the consumer reporting agency the accuracy or completeness of any information in the report.

Sincerely,

Human Resources