

Sample documents should NOT be construed as legal advice, guidance or counsel. Employers should consult their own attorney about their compliance responsibilities under the FCRA and applicable state law. Metrodata Services Inc. expressly disclaims any warranties or responsibility or damages associated with or arising out of information provided. Employers seeking credit reports must provide additional notices pursuant to state law.

## SAMPLE ADVERSE ACTION NOTIFICATION

**Date**

NAME  
ADDRESS  
CITY, ST ZIP

Dear \_\_\_\_\_:

We regret to inform you that **[Employer]** (the "Company") **[... is unable to offer you employment), or (... will terminate your employment effective \_\_\_\_\_), or (... has decided not to offer you a promotion)].\***

This decision was based in whole or in part on information contained in a report, including the following specific items contained in the report **Metrodata Services Inc.; 403 Main Street Suite 624, Buffalo, NY 14203, Tel: 716-847-1590, www.metro-check.com**: A copy of this report was previously given to you. The agency did not make this employment decision and is unable to supply you with specific reasons why the decision was made. Under Section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of the report if you submit a written request to the agency identified above no later than 60 days after you receive this notice. Under Section 611 of that Act, and state law you also have the right to dispute the accuracy or completeness of any information in the report by contacting the consumer reporting agency above.

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), you should contact the agency identified above directly.

Sincerely,

\_\_\_\_\_

\*Identify any adverse action taken on the basis of the consumer report.

Enclosures:  
Consumer Report