

Adverse Action Notification

[DATE]

Applicant Name

Address

City/State/Zip

Dear Applicant,

This is an adverse action notice relating to your application or employment with [YOUR COMPANY NAME].

Your applicant, promotion, assignment or reassignment has been denied or employment terminated based in whole or in part on information contained in your background check report, also known as a consumer report.

Enclosed is a copy of your consumer report and a copy of "A Summary of Your Rights Under the Fair Credit Reporting Act" as prescribed by the Consumer Financial Protection Bureau and any applicant state summary of rights.

The enclosed consumer report was furnished by the following consumer reporting agency.

ClearStar, Inc.  
5955 Shiloh Road East  
Suite 104  
Alpharetta, GA 30005  
(877) 275-7099

The consumer reporting agency did not make the decision to take adverse action and is unable to provide you with specific reasons why the adverse action was taken.

You have the right to obtain a free copy of a consumer report on you from the consumer reporting agency if you request a copy within 60 days of this notification.

You have a right to dispute with the consumer reporting agency the accuracy or completeness of any information in the consumer report.

Sincerely,  
Company Name  
Address  
City/State/Zip