

***SAMPLE PRE-ADVERSE ACTION LETTER:** As the employer or user of consumer reports, it is your responsibility to ensure compliance with all of the relevant federal, state and local laws governing this area. We strongly recommend that prior to use, you consult with an attorney.*

**SAMPLE PRE-ADVERSE ACTION NOTIFICATION**

Date: \_\_\_\_\_

Applicant Name  
Address 1  
Address 2  
City, State Zip

Dear **Applicant:**

A decision is currently pending concerning your application for employment at [**Employer**]. We are forwarding a copy of the consumer report that you authorized in regard to your application for employment, together with "A Summary of Rights Under the Fair Credit Reporting Act." The contents of the enclosed report are currently under review in consideration of your employment.

In accordance with the Fair Credit Reporting Act, consumers have the right to challenge inaccuracies and incompleteness of the information contained in the report(s) by contacting Pinnacle Investigations or the credit bureau(s) listed below. If you believe there is an error on your report, you may contact the Consumer Reporting Agency who provided the report:

Pinnacle Investigations  
1101 N Argonne Rd, Suite A201  
Spokane Valley, Washington 99212  
Phone: 800-955-5306  
Email: HR@pinnacleprof.com

If the report was provided by a Credit Bureau, you may contact the Credit Bureau:

Experian  
[www.experian.com](http://www.experian.com)  
888-397-3742  
P.O. Box 2350  
Chatsworth, CA 91313

Equifax  
[www.equifax.com](http://www.equifax.com)  
800-685-1111  
P.O. Box 740241  
Atlanta, GA 90374

Transunion – Consumer Relations  
[www.transunion.com/direct](http://www.transunion.com/direct)  
800-888-4213  
2 Baldwin Place, PO Box 1000  
Chester, PA 19022

Sincerely,

**Employer**

Enclosures: Consumer Report  
Summary of Your Rights Under the FCRA  
**Attach if NY, NJ or WA Applicants:**  
Article 23-A of the New York Correction Law  
A Summary of Your Rights Under New Jersey Law  
A Summary of Your Rights Under Washington Law