

SAMPLE LETTER

[Place on Your Company Letterhead]
[Sample Denial Letter]

NOTICE OF ADVERSE ACTION BASED ON A CONSUMER REPORT AND/OR INVESTIGATIVE CONSUMER REPORT

Send Via Certified Mail, Return Receipt Requested, and First-Class Mail

Date

Dear Applicant,

This letter is to notify you that we have decided to deny your application for employment based on information contained in a Consumer Report and/or Investigative Consumer Report (the "Report").

The Report was prepared by McCoy Investigations. Attached is a copy of the Report received from McCoy Investigations and a copy of "A Summary of Your Rights Under the Fair Credit Reporting Act." You have a right to obtain a copy of the Report directly from McCoy Investigations, if you make a request in writing.

Please know that McCoy Investigations did not make the decision to take adverse action against you; and, therefore, is unable to provide you with specific reasons for the adverse action.

You have the right to dispute the accuracy or completeness of any of the information contained in the Report, unless your dispute is frivolous. Please mail the following information to:

**McCoy Investigations
Consumer Service Department
P.O. Box 174
Carmichael, CA 95609
(800) 287-6789**

- Your full name
- Complete mailing address
- Daytime telephone number
- The name of our company
- A photocopy of your drivers license and social security card for identification purposes
- A brief description of your claim of inaccuracy in the Report
- Copies of documents which support your claim
- Names and phone numbers of person who can substantiate your claims

If McCoy Investigation's reinvestigation does not resolve your dispute, you may add a brief statement to your file at McCoy Investigations. Thank you for your interest in our company.

Sincerely,

Company Name