

PRE-ADVERSE ACTION NOTIFICATION

(Date)

Applicant or Employee Name
Address
City, State, Zip

Dear (Name):

This letter is to notify you that the City of Duluth has obtained a Consumer Report on you for use in evaluating issues relating to your employment or potential employment. A copy of the report that was obtained is attached and consists of information received from the Consumer Reporting Agency listed below:

Consumer Reporting Agency	To obtain a copy of the report or to dispute information on the report contact:
(Name of company)	(Company Name, Address, and phone number)

The information contained within this Consumer Report is currently under review in determining your eligibility for employment or continued employment. If any of the information contained in the report is incomplete or incorrect, you should contact me by (date) so an employment decision may be made. If there are errors, you may dispute the matter directly with the agency listed above.

This notice is provided to you pursuant to the Fair Credit Reporting Act (FCRA). Additional information is outlined in the enclosed notice entitled "A Summary of Your Rights under the Fair Credit Reporting Act."

Sincerely,

(HR Manager/Loss Control Specialist)

enc: Consumer Report
Summary of Rights