

**NOTIFICATION OF ADVERSE ACTION**

Date \_\_\_\_\_

Dear Applicant: \_\_\_\_\_,

CHECK ONE

Thank you for applying with \_\_\_\_\_. After careful review, we are not able to accept your application for ( ) credit ( ) lease or ( ) employment at this time. Our decision was based in whole or in part upon the information contained in a credit report provided by the source circled below:

EQUIFAX

1 800 685 1111

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TRANS UNION

1 800 888 4213

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TRW/EXPERIAN

1 888 397 3742

- This letter will provide you with the ability to obtain a free credit report. When you call the bureau checked above it will instruct you how to include this letter with your request for a free copy.
- If you have been rejected for employment as a result of the credit report, the person who gives you this letter is allowed to furnish you with a copy of your credit report. If this is a notice of rejection, leasing or any other reason, your report must be obtained directly from the credit file-keeper indicated above. This policy is designed to safeguard your privacy.
- The credit-reporting agency checked above has taken no part in the decision to extend credit. The credit bureau has compiled information received public records and your creditors to create a credit record on you.
- If you disagree with information on your credit report the dispute must be put in writing. To accomplish this, obtain a copy from the bureau checked above, by calling the toll-free number provided. You will be instructed how to obtain a free copy, along with a request to investigate any disputes you may have.

**MEMBER:** If any adverse action is taken as a result of information provided within a credit report, this Adverse Action letter must be provided to the consumer. Also, if a credit report is used to evaluate an application for employment, provide them with a copy of "A summary of your rights under the Fair Credit Reporting Act"