

## Adverse Action Sample Letter

Date:

Dear Applicant,

We regret to inform you that based on our hiring criteria, we are unable to consider you further for an employment opportunity with our organization. This decision was made in part from the information we received from VeriCORP. VeriCORP does not make these decisions and is unable to provide you with the specific reasons for them.

In accordance with the Federal Fair Credit Reporting Act, enclosed is a copy of this information and a copy of your rights under the Act.

You have the right to dispute with the Consumer Reporting Agency (CRA) the accuracy or completeness of any information contained in the report(s) by contacting them directly.

For *Credit Reports* or *Social Security Searches*, contact the bureau below that supplied the report:

**Experian**  
P.O. Box 2002  
Allen, TX 75013  
(800) 859-1637  
4213  
(865) 539-5391  
www.XPN1.com

**Equifax**  
P.O. Box 740241  
Atlanta, GA 30374-0241  
(800) 685-1111

**Trans Union LLC**  
P.O. Box 1000  
Chester, PA 19022  
(800) 888-

Contact for any report other than the above:

**VeriCORP, Inc.**  
P.O. Box 436054  
Louisville, Kentucky 40253-6054  
(502) 254-1497  
(800) 416-2769

Any dispute regarding the information on your report must be resolved with the agency above.

Again, we appreciate your interest in employment with our organization.

Sincerely,