## SAN FRANCISCO

## ADVERSE ACTTON LETTER (TEMPLATE)

Dear,
This notification is being provided to advise you of our intent to take adverse
employment action, e.g., not hire, terminate, etc., against you, based in whole or in part,
upon information contained in a consumer report provided by
(a copy of that report is attached for your reference along with a copy of your
rights under the Fair Credit Reporting Act). If this action is based upon any criminal
record or records, they will be identified on the report that is enclosed.
If you believe that this report is incomplete or inaccurate, or wish to explain
And or provide mitigating information, please advise me immediately. You may contact
and advise them that you dispute the report if you, in fact,
dispute its contents. They will begin an investigation of your dispute.
To ensure accurate communication, have the report in hand when you call them. We will
delay taking adverse action for seven (7) business days from the receipt of this notice by
you. At the conclusion of that period, we will take contemplated adverse action. However,
if within this seven (7) day period you have provided us with evidence of the inaccuracy
of the disputed information, we will delay taking adverse action for a reasonable time to
reconsider taking adverse action.

However, whether you contact us or not does not affect
your rights to dispute the contents of the report or your file withat any
time. It is our policy to individually assess each applicant and your input regarding a
criminal record or other adverse information is welcomed so that we can properly evaluate
your situation and determine whether or not to take the contemplated adverse action.
If you have any questions, please contact my office.
Very truly yours,