# Pre-adverse action email

Send it as soon as a reviewer decides that something in a consumer report may cause you to rescind an offer or deny employment, and before that decision is final. Do not send it for results that won't change the hiring decision.

## STANDARD FCRA NOTICE

**Subject: Your background check for [Job Title]: please review**

Dear [Candidate Name],

Thank you for your patience while we completed your background check for the [Job Title] position.

Based on information in the consumer report we received from [Consumer Reporting Agency], we are considering withdrawing your conditional offer of employment. No final decision has been made.

Attached you will find:

- A copy of your consumer report from [Consumer Reporting Agency]
- A Summary of Your Rights Under the Fair Credit Reporting Act
- [Any state or local notice required, e.g. state summary of rights]

Please review the report. If any information is inaccurate or incomplete, or if there is anything you would like us to consider, such as the circumstances of an offense, time since it occurred or evidence of rehabilitation, please contact me by [Response Deadline]. You may also dispute the accuracy of the report directly with [Consumer Reporting Agency] at [CRA Phone Number] or [CRA Address].

We will not make a final decision before [Response Deadline].

Sincerely,

[Your Name]
[Title], [Company]
[Email] | [Phone Number]

## FAIR CHANCE JURISDICTION (INDIVIDUALIZED ASSESSMENT)

**Subject: Preliminary decision on your [Job Title] offer**

Dear [Candidate Name],

We have completed a review of your background check from [Consumer Reporting Agency] for the [Job Title] position. Based on the conviction history listed below, we have made a preliminary decision that may result in withdrawing your conditional offer.

Conviction(s) that are the basis for this preliminary decision:
[Conviction, Date, Jurisdiction]

We considered the nature and seriousness of the offense, the time that has passed, and the duties of the [Job Title] role. [Brief summary of the assessment, as required in your jurisdiction.]

This decision is not final. You have [Number] business days, until [Response Deadline], to respond. You may challenge the accuracy of the conviction record, or send us evidence of rehabilitation or mitigating circumstances, such as certificates of rehabilitation, completion of a program, work history or letters of reference. If you tell us you are disputing the record and need more time to get documents, [state the extension your jurisdiction requires].

A copy of the report, A Summary of Your Rights Under the Fair Credit Reporting Act and [Required State or City Notice] are attached.

Sincerely,

[Your Name]
[Title], [Company]
[Email] | [Phone Number]

## NON-CRIMINAL RESULT (MVR, VERIFICATION MISMATCH)

**Subject: Information from your background check for [Job Title]**

Dear [Candidate Name],

Your background check for the [Job Title] role is complete. The report from [Consumer Reporting Agency] shows [e.g. a driving record that does not meet the insurance requirements for this role / employment dates that differ from your application], and we are considering withdrawing your conditional offer as a result.

No decision has been made yet. A copy of the report and A Summary of Your Rights Under the Fair Credit Reporting Act are attached.

If the report is wrong, or you have information that explains it (for example a corrected record or a pay stub showing different dates), please send it to me by [Response Deadline]. You can also dispute the report with [Consumer Reporting Agency] at [CRA Phone Number].

Sincerely,

[Your Name]
[Title], [Company]
[Email] | [Phone Number]

## SUBJECT LINE IDEAS

- Your background check for [Job Title]: please review

- Pre-adverse action notice: [Job Title] at [Company]
- Action requested: review your background report
- Preliminary decision on your [Job Title] offer
- Information from your background check
- Your consumer report and rights under the FCRA

### SMS / WHATSAPP VERSION

Hi [First Name], this is [Your Name] at [Company]. We've emailed you an important notice about your background check for [Job Title], with a copy of the report. Please read it and reply by [Response Deadline]. Check spam for a message from [Sender Address].

Placeholders to replace: [Candidate Name], [First Name], [Job Title], [Consumer Reporting Agency], [CRA Phone Number], [CRA Address], [Response Deadline], [Number], [Conviction, Date, Jurisdiction], [Required State or City Notice], [Sender Address], [Your Name], [Title], [Company], [Email], [Phone Number]