

*DISCLAIMER: This Adverse Action Disclosure document is intended for instructional purposes only and is not intended as legal advice. We recommend you consult with an attorney to review this document to ensure your compliance with the applicable state laws related to background screening and consumer notices and disclosures.*

Client Name here

**ADVERSE ACTION NOTICE**

DATE

APPLICANT  
APPLICANT ADDRESS

Dear Applicant,

This letter is sent to you in compliance with the Fair Credit Reporting Act.

Your application for employment with Client Name here is being denied for disqualifying attributes. This process was initiated, in whole or in part, based upon information obtained from:

Protect My Ministry  
14499 N. Dale Mabry Hwy., Ste. 201  
Tampa, FL 33618  
(800) 319-5581  
[www.protectmyministry.com](http://www.protectmyministry.com)

Please note that Protect My Ministry DID NOT make the decision to take adverse action, and is unable to provide you with the specific reasons as to why the possible adverse action may be taken.

You have the right to dispute directly with Protect My Ministry regarding the accuracy or completeness of any information provided by Protect My Ministry regarding yourself. Also, you may see [www.ftc.gov/credit](http://www.ftc.gov/credit) for an explanation of dispute procedures. In addition, you have the right to obtain a free disclosure of your file from Protect My Ministry if you request it within 60 days of this notice.

Sincerely,

xxxxxxx  
Human Resources Director

Enclosures: Summary of Your Rights Under the Fair Credit Reporting Act