Background Step 4 verbiage

Pre-adverse action notification is required if the consumer will not be hired; will be demoted; is not eligible for a promotion; is terminated; etc. (not an all-inclusive list) based, in whole or in part, on information contained in a consumer report. The pre-adverse action letter and supporting documents must be given to the consumer prior to taking adverse action against the consumer.

Provide the consumer with a pre-adverse action letter, A Summary of Rights Under the FCRA, Remedying the Effects of Identity Theft, a copy of the consumer report that contains the potentially adverse information, and all necessary state-required notices and disclosures (if applicable).