

Direct Letter for Inquiry Made by Former Employer

Subject: Unauthorized Credit Check by Former Employer

Dear [Former Employer Name] Human Resources Department,

I recently discovered that your company conducted a credit inquiry on my credit report on [Date], which was after my employment with your company ended on [Date].

I did not authorize this post-employment credit check, and I am concerned about why this inquiry was made after I was no longer employed by your organization.

Under the Fair Credit Reporting Act, employers must obtain written authorization before accessing an employee's or former employee's credit report. Since my employment ended on [Date], any authorization I may have provided during my employment is no longer valid.

I am requesting:

1. An explanation for why this inquiry was conducted after my employment ended
2. Immediate removal of this unauthorized inquiry from my credit report
3. Written confirmation that no further inquiries will be made
4. Assurance that my personal information will be properly secured and not used for unauthorized purposes

Please respond within 15 business days. If I do not receive a satisfactory response, I will file complaints with the appropriate regulatory agencies and consider further legal action.

I trust this matter will be resolved quickly and professionally.

Regards,

[Your Full Name]

[Former Employee ID, if applicable]

[Contact Information]

[Date]

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