

November 23, 2025

FORMAL NOTICE OF DISPUTE - Round 1

To: Experian

ACCOUNT: FORMAL DISPUTE - FCRA VIOLATIONS** **Consumer:**

****NOTICE OF INACCURATE INFORMATION AND DEMAND FOR CORRECTION****

Dear Experian Consumer Relations:

I am writing to formally dispute inaccurate, incomplete, and unverifiable information contained in my consumer credit file, in violation of the Fair Credit Reporting Act, 15 U.S.C. 1681 et seq. This dispute is made pursuant to my rights under FCRA 611(a)(1)(A) and demands immediate investigation and correction of the violations detailed herein.

****DISPUTED ACCOUNT #1: OPENSKY CBNK****

Account Identification: OPENSKY CBNK **Violation Type:** Systematic Data Inconsistencies Across Bureaus **FCRA Sections Violated:** 607(b), 611(a)(1)(A)

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ACCOUNT: METHOD OF VERIFICATION REQUEST** **Consumer:** D

Sincerely,

Daniel Fermin

Consumer