

November 25, 2025

FORMAL NOTICE OF DISPUTE - Round 1

To: Equifax

ACCOUNT: Multiple Accounts

DATE OF DISPUTE: December 19, 2024 **DISPUTE ROUND:** 1 - Initial Dispute

Dear Equifax:

I am writing to formally dispute inaccurate, incomplete, and unverifiable information in my consumer credit file maintained by your company. This dispute is made pursuant to my statutory rights under the Fair Credit Reporting Act (FCRA), 15 U.S.C. 1681 et seq., and demands immediate, thorough investigation and correction of the violations detailed below.

****I. LEGAL BASIS FOR DISPUTE****

Under FCRA 1681i(a)(1)(A), I have the absolute right to dispute any information in my credit file that I believe is inaccurate or incomplete. Your agency is legally required to:

1. **Conduct a reasonable investigation** of my dispute within 30 days (1681i(a)(1)(A)) 2.
- **Follow "reasonable procedures"** to ensure maximum possible accuracy (1681e(b)) 3.
- **Maintain maximum possible accuracy** in my file at all times (1681e(b)) 4. **Delete unverifiable information** within 5 business days (1681i(a)(5)(A)) 5. **Notify me of investigation results** in writing (1681i(a)(6)(A)) 6. **Notify furnishers of disputes** and obtain verification (1681i(a)(2))

****II. SYSTEMATIC PATTERN OF VIOLATIONS****

Based on comprehensive analysis of my tri-bureau credit reports, your company is engaged in systematic violation of FCRA requirements through contradictory reporting with TransUnion

and Experian. While you may not be reporting certain accounts, your failure to maintain consistent, accurate information creates consumer harm when creditors compare reports between bureaus.

****III. SPECIFIC DISPUTED ITEMS & VIOLATIONS****

****DISPUTE #1: OPENSKY CBNK ACCOUNT - BUREAU CONTRADICTION****

****Account Information:**** - Original Creditor: OpenSky Secured Credit Card - Account Number (masked): XXXX###XXXXXX - Your Reporting Status:

Sincerely,

Test - Verify Fixes

Consumer