

November 25, 2025

## FORMAL NOTICE OF DISPUTE - Round 1

**To: Equifax**

ACCOUNT: Multiple Accounts

[Certified Mail - Return Receipt Requested] [Tracking Number: \_\_\_\_\_]

December 19, 2024

Equifax Information Services LLC Consumer Dispute Center P.O. Box 740256 Atlanta, GA 30374

**\*\*RE: FORMAL FCRA DISPUTE - DEMAND FOR INVESTIGATION OF MISSING ACCOUNTS\*\*** **\*\*CONSUMER NAME:\*\*** Test - Verify Fixes **\*\*EQUIFAX FILE NUMBER:\*\*** [To be provided] **\*\*DATE OF DISPUTE:\*\*** December 19, 2024 **\*\*DISPUTE ROUND:\*\*** 1 - Initial Comprehensive Dispute

Dear Equifax:

I am writing to formally dispute the **\*\*absence of account information\*\*** in my consumer credit file maintained by your company. Based on my analysis of credit reports from TransUnion and Experian, there are multiple accounts that should appear on my Equifax report but are missing. This creates **\*\*incomplete credit reporting\*\*** that violates FCRA requirements and may indicate systematic procedural failures.

### **\*\*I. LEGAL BASIS FOR DISPUTE\*\***

Under FCRA 1681e(b), you are required to follow reasonable procedures to assure maximum possible accuracy **\*\*and completeness\*\*** of information in consumer credit files. Missing accounts that are legitimately reported by other major bureaus may indicate:

1. **\*\*Incomplete furnisher relationships\*\*** affecting data completeness 2. **\*\*Systematic processing failures\*\*** preventing account inclusion 3. **\*\*Inadequate procedures\*\*** for ensuring comprehensive credit reporting 4. **\*\*Potential suppression\*\*** of account information

## **\*\*II. MISSING ACCOUNT ANALYSIS\*\***

### **\*\*MISSING ACCOUNT #1: OPENSKY CBNK\*\*** **\*\*Account Status on Other Bureaus:\*\*** - TransUnion: Reports as "Charged off as bad debt" (with future date violations) - Experian: Reports as "Charge-off" - **\*\*Equifax: NOT REPORTED\*\***

**\*\*Why This May Violate FCRA:\*\*** If this account legitimately belongs in my credit file (as evidenced by reporting on two other major bureaus), its absence from Equifax may indicate: - Incomplete furnisher data transmission - Processing system failures - Inadequate procedures for comprehensive reporting

**\*\*What I Demand:\*\*** 1. **\*\*Investigate why this account is missing\*\*** from my Equifax file 2. **\*\*Contact OpenSky furnisher\*\*** to determine if they report to Equifax 3. **\*\*Add account if legitimate\*\*** or explain absence 4. **\*\*Ensure complete credit reporting\*\*** going forward

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### **\*\*MISSING ACCOUNT #2: TBOM/MILSTNE\*\*** **\*\*Account Status on Other Bureaus:\*\*** - TransUnion: Reports account information (with future date violations) - Experian: Reports account information - **\*\*Equifax: NOT REPORTED\*\***

**\*\*Why This May Violate FCRA:\*\*** Similar to above, if this account legitimately belongs in my credit file, its absence may indicate systematic procedural failures in comprehensive credit reporting.

**\*\*What I Demand:\*\*** 1. **\*\*Investigate absence\*\*** of this account from my file 2. **\*\*Contact TBOM/Milestone furnisher\*\*** to verify reporting relationships 3. **\*\*Add account if legitimate\*\*** or provide explanation 4. **\*\*Review procedures\*\*** for comprehensive account inclusion

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### **\*\*MISSING ACCOUNT #3: CREDITONEBNK\*\*** **\*\*Account Status on Other Bureaus:\*\*** - TransUnion: Reports account (with duplicate entry violation) - Experian: [Status to be verified] - **\*\*Equifax: NOT REPORTED\*\***

**\*\*Why This May Violate FCRA:\*\*** If Credit One Bank reports to Equifax but the account is missing from my file, this may indicate processing or procedural failures.

**\*\*What I Demand:\*\*** 1. **\*\*Investigate missing Credit One account\*\*** 2. **\*\*Verify furnisher reporting relationships\*\*** 3. **\*\*Add account if legitimate\*\*** or explain absence 4. **\*\*Ensure systematic completeness\*\*** of credit reporting

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### **\*\*III. SYSTEMATIC COMPLETENESS CONCERNS\*\***

The absence of multiple accounts that appear on other major bureaus raises concerns about:

1. **\*\*Incomplete credit profile:\*\*** Missing accounts may create inaccurate picture of credit history
2. **\*\*Furnisher relationship gaps:\*\*** Potential systematic issues with data transmission
3. **\*\*Processing system failures:\*\*** Technical problems preventing account inclusion
4. **\*\*Competitive disadvantage:\*\*** Incomplete reporting may affect credit decisions

### **\*\*IV. INVESTIGATION DEMANDS\*\***

**\*\*IMMEDIATE ACTIONS REQUIRED:\*\*** 1. **\*\*Review my complete credit file\*\*** for missing account information 2. **\*\*Cross-reference with other bureaus\*\*** to identify gaps 3. **\*\*Contact all major furnishers\*\*** to verify reporting relationships 4. **\*\*Investigate processing systems\*\*** for technical failures 5. **\*\*Provide written explanation\*\*** of any missing accounts 6. **\*\*Implement procedures\*\*** to ensure comprehensive reporting

### **\*\*V. LEGAL NOTICE\*\***

**\*\*FCRA COMPLIANCE REQUIREMENTS:\*\*** - 1681e(b): Reasonable procedures for maximum possible accuracy **\*\*and completeness\*\*** - 1681i(a)(1)(A): Reasonable investigation of consumer disputes - 1681i(a)(6)(A): Written notification of investigation results

**\*\*POTENTIAL VIOLATIONS:\*\*** If accounts are missing due to systematic procedural failures, this may constitute FCRA violations entitling me to statutory damages, actual damages, and attorney's fees.

**\*\*INVESTIGATION DEADLINE:\*\*** You must complete this investigation within **\*\*30 days\*\*** of receiving this letter and provide written results explaining the status of missing accounts.

This dispute is made in good faith based on my statutory rights under the FCRA. I expect thorough investigation of missing account information and comprehensive response regarding the completeness of my credit file.

Sincerely,

Test - Verify Fixes [Address] [Phone Number] [Email Address]

**\*\*ENCLOSURES:\*\*** - Copies of TransUnion and Experian credit reports showing missing accounts - Certified mail receipt

**\*\*CC:\*\*** - Federal Trade Commission - Consumer Financial Protection Bureau

Sincerely,

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Test - Verify Fixes

Consumer