

Dear To Whom It May Concern:

I am writing to dispute an error on my credit report, specifically regarding my Capital One credit card account (Account Number: 5956). According to TransUnion's records, the balance for this account is listed as \$2956.0.

I have reviewed my accounts and payment history with Capital One, and I am confident that the outstanding balance is actually [insert correct balance]. I believe this discrepancy may be due to outdated information being reported to TransUnion.

As a consumer, I am entitled to one free credit report per year from each of the three major credit reporting agencies, as mandated by the Fair Credit Reporting Act (FCRA). Pursuant to 15 U.S.C. § 1681k(a)(3), I have the right to dispute any errors or inaccuracies on my credit report.

I am requesting that TransUnion investigate this dispute and correct the error within 30 days of receipt of this letter. To facilitate this process, please verify the accuracy of the information in your records and update your files accordingly.

Once the investigation has been completed, I would appreciate it if you could provide me with written confirmation of the results, including any changes made to my credit report.

I understand that TransUnion will maintain confidentiality regarding this dispute, as required by law. Please do not contact me or Capital One regarding this matter, unless necessary to facilitate the correction process.

Sincerely,

[Your Name]