

John Doe
123 Main St, City, ST 12345
January 1, 2026

TransUnion
P.O. Box 2000
Chester, PA 19016

SENT VIA CERTIFIED MAIL

Re: Formal dispute of inaccurate information

Dear TransUnion:

I dispute the following account as inaccurate:

Account: TEST CREDITOR
Balance: \$1,000
Status: Incorrect

Under FCRA § 1681i you must investigate within 30 days.

Sincerely,
John Doe