

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