

Checking account consumer report dispute sample letter

You're saying: "I believe my consumer report contains inaccurate information. I would like to submit a dispute of that information to the checking account reporting company."

Use the sample letter on the next page if you believe that your [checking account report](#) contains information that is inaccurate or incomplete. It is important to dispute inaccurate information with both the deposit account reporting company that created the report and the bank or credit union that first reported the inaccurate information. Another letter for disputing directly with the bank or credit union is available [here](#).

How to use this template:

1. Read the background below.
2. Fill in your personal information below. Edit the information in [brackets] to address the specific inaccuracies that you are disputing. You may need to dispute several items, in which case you should provide all of the information below in a numbered list.
3. Print and mail the letter. You may consider "return receipt requested," for proof that the bank or credit union received it. Keep a copy of the letter for your records. If you send any information with the letter, send copies and keep your originals.
4. Ensure the error has been removed by requesting confirmation from the consumer reporting company.

Background

This letter provides the checking account reporting company with enough information to identify you and the specific accounts that you are disputing. When disputing an account it is helpful to have a copy of your [checking account report](#) so that you can correctly and fully identify the account information that you are disputing. Your report will also include a consumer identification number that should be included with your dispute to allow the checking account reporting company to identify you. Also consider including a copy of your report as this will make identifying the items that you are disputing easier. You can mark or circle the items that you are disputing. Also include copies of any supporting documentation that demonstrates the inaccuracy you are disputing.

You can find the address for two of the largest checking account reporting companies in this letter. One of the checking account reporting companies, ChexSystems, has a PDF form that can be submitted along with this letter, available [here](#). You can also submit your dispute to ChexSystems [online](#). Note that checking account reporting companies may have additional requirements for disputes relating to identity theft. If your complaint involves identity theft, you should contact the checking account reporting company in question to determine their identity theft procedures and be prepared to make copies of relevant identifying documents which may include a copy of your state-issued license and social security card. You can visit [www.identitytheft.gov](#) to find more resources to combat identity theft.

Sample letter begins on the next page.

[Your name]
[Consumer ID number from your report, if available]
[Date of birth or other identifying information requested by company]
[Your return address] [Date]

[ChexSystems, Inc.
Attn: Consumer Relations
7805 Hudson Road, Suite 100
Woodbury, MN 55125
(800) 428-9623]
OR
[Early Warning Services, LLC
16552 North 90th Street, Suite 100
Scottsdale, AZ 85260
(800) 325-7775]

OR name of other company providing the report (copy from the report that you are disputing)

Dear [Name of consumer reporting company],

I am writing to request an investigation of the following information that appears on my [ChexSystems or Early Warning Systems] consumer report:

Dispute 1 [The following examples are meant to be helpful, include all disputes that apply]

- Account Number or other information to identify account to the company: [Insert account number or other information such as account holder names and past addresses. This is important especially if you have had multiple accounts with the same company.]
- Source of dispute information: [Insert the name of the company, such as the bank, that provided the information to the account reporting company.]
- Type of disputed information: [Insert category of disputed information such as public records information, previous checking account, inquiry, etc.]
- Dates associated with item being disputed: [Insert the date that appears on your report. *This helps ensure that the correct account is identified by the company and to identify which aspects of the report are being disputed. You can still file a dispute if you don't have this date.*]
- Explanation of item being disputed: [Insert details on why you think the information is inaccurate e.g., "my report includes accounts with a reported name that is different than mine and I don't recognize the accounts in question."]
 - The report shows I owed money to the bank that I have already repaid. [Give info about when you paid, and attach a copy of any proof that you have.]
 - The report shows that I was suspected of fraudulent activity and I was the victim of a scam and not the perpetrator.
 - I'm the victim of identity theft and I don't recognize one or more of the accounts on my report. [You may wish to include a copy of the FTC identity theft affidavit describing the identity theft.]
 - Other [Describe what is wrong with the report and include copies of any additional supporting documentation that you have.]

Dispute 2 [Continue numbering for each disputed item on your report and include the same information.]

Thank you for your assistance.

Sincerely,

[Your name]

Sample Dispute Letter

1. **Name.** Include your full name.
2. **Consumer ID.** Your consumer report may contain an identifying number. If so; include this number with your dispute.
3. **Address.** Include your address and other identifying information such as driver's license and social security number.
4. **Date.** Include the date for your records.
5. **Company Address.** Use our [guide](#) to find the address of the company.
6. **Dispute Number.** Number each item you would like corrected separately.
7. **Account Number.** Provide your account number. If your account number is not available, include other identifying information.
8. **Source.** Provide the name of the bank or credit union that provided the negative information you are disputing.
9. **Type of Disputed Information.** Your report may include multiple kinds of information. You should specify which category of information you are disputing.
10. **Dates.** Include the dates of the account information that you are disputing.
11. **Explanation.** Provide an explanation of why you are disputing the information and why you believe it to be inaccurate or incomplete.
12. **Enclosures.** List any additional documents that you have included with your dispute

1 Michael Jones
2 Consumer ID: 98765432 XXX-XX-XXXX
3 1234 A Street
Columbus, Ohio 1000
4 1/13/2016
5 ChexSystems, Inc.
Attn: Consumer Relations
7805 Hudson Road, Suite 100
Woodbury, MN 55125
(800) 428-9623]

Early Warning Services, LLC
16552 North 90th Street, Suite 100
Scottsdale, AZ 85260
(800) 325-7775

Re: Error on consumer report.

Dear Checking account reporting company,

I am writing to request an investigation of the following information that appears on my checking account consumer report:

6 Dispute 1
7 • Account Number or Identifying information for account: 1234 56789 01234
8 • Source of dispute information: Fictional Bank
9 • Type of disputed information: Reported Information
10 • Dates associated with item being disputed: 2/2/2014
11 • Explanation of item being disputed: I went to open an account and wasn't able. I got a copy of my report and found that a balance for fees that I paid back to Fictional Bank is still being reported as unpaid. I would like this balance to be updated to show that I paid the full amount.

Dispute 2
• Account Number or Identifying information: 12345-567890000
• Source of dispute information: Ficus Credit Union
• Type of disputed information: Reported Information
• Dates associated with item being disputed: 1/1/2015
• Explanation of item being disputed: I recently received a copy of my consumer report for your company. I noticed an account with Ficus Credit Union that was closed with a negative balance on 1/1/2015. I did not open this account and the information provided by Ficus Credit Union for the account appears to be for another consumer with a similar name. I think you may have mixed our files. See the attached report where I've highlighted the record that I think is inaccurate.

12 I've attached a copy of my report and highlighted the information that I think is inaccurate.
Thank you for your assistance.

Sincerely,

Michael Jones