

[Your Name]  
[Your Address]  
[Your City, State, Zip Code]  
[Your Phone Number]  
[Your Email Address]

Date: [Current Date]

[Credit Reporting Agency Name]  
[Agency Address]  
[City, State, Zip Code]

**Subject: Dispute of Inaccurate Account Status - Account #[Your Account Number]**

To Whom It May Concern,

I am writing to formally dispute the status of the following account listed on my credit report:

- **Bank Name:** [Name of Financial Institution]
- **Account Number:** [Account Number]
- **Current Reported Status:** Open

The information currently being reported is inaccurate. This account was officially closed on [Date of Closure]. Despite this, my credit report erroneously shows the account as "Open."

I have attached documentation from the financial institution confirming the closure of this account. I request that you investigate this matter and update the account status to "Closed" immediately to reflect the correct history.

Under the Fair Credit Reporting Act (FCRA), you are required to investigate this dispute and provide a response within 30 days. Please provide me with written notification once the correction has been made and send an updated copy of my credit report to the address listed above.

Sincerely,

[Your Signature]  
[Your Printed Name]

**Enclosures:**

- Copy of account closure confirmation letter from [Bank Name]
- Copy of credit report highlighting the error
- Copy of government-issued ID