

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

[Date]

[Credit Reporting Agency Name]  
[P.O. Box Address]  
[City, State, Zip Code]

**Subject: Dispute of Duplicate Account Information - Account Number: [Your Account Number]**

Dear Dispute Department,

I am writing to formally dispute the inaccurate reporting of duplicate accounts on my credit file. Upon reviewing my credit report dated [Date of Report], I noticed that the same account is being reported twice, which is negatively impacting my credit score.

The details of the duplicate entries are as follows:

**Creditor Name:** [Bank Name]  
**Original Account Number:** [Account Number]  
**Duplicate Account Number (if different):** [Duplicate Account Number]

These entries represent the same single line of credit. I have not opened two separate accounts with this institution. This duplication makes it appear as though I have more debt or open accounts than I actually do.

Under the Fair Credit Reporting Act (FCRA), I am requesting that you investigate this matter and remove the duplicate entry immediately to ensure my credit report is accurate. I have enclosed a copy of my credit report with the duplicate items highlighted for your reference.

Please notify me in writing once the investigation is complete and the correction has been made.

Sincerely,

[Your Signature]

[Your Printed Name]

**Enclosures:** Copy of credit report with highlighted duplicate accounts.