

**[Your Name]**

[Your Address]

[Your City, State, Zip Code]

[Your Phone Number]

[Your Email Address]

**[Date]**

**[Credit Bureau Name]**

[Credit Bureau Address]

[City, State, Zip Code]

**RE: Formal Dispute of Inaccurate Account Balance**

To Whom It May Concern,

I am writing to formally dispute the account balance reported on my credit file for the following account:

- **Creditor Name:** [Name of Bank or Lender]
- **Account Number:** [Your Full or Partial Account Number]

My credit report currently shows a balance of \$[Incorrect Amount]. However, this information is inaccurate. The correct balance should be \$[Correct Amount] as of [Date of Correct Balance].

I have enclosed copies of [mention supporting documents, e.g., monthly statements, payment receipts, or a letter from the creditor] which clearly show the actual balance owed. This reporting error is negatively impacting my credit score and financial standing.

Under the Fair Credit Reporting Act (FCRA), I request that you investigate this discrepancy and update my credit report to reflect the accurate balance immediately. Please provide me with a written notification once the investigation is complete and the correction has been made.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

**Enclosures:** [List documents attached]