

[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]

Subject: Dispute of Unauthorized Hard Credit Inquiry

To Whom It May Concern,

I am writing to formally dispute an unauthorized hard inquiry appearing on my credit report. I recently reviewed my credit report and noticed an inquiry that I did not authorize and for which I did not apply for credit.

The details of the disputed inquiry are as follows:

- **Banking Institution:** [Name of Bank/Financial Institution]
- **Date of Inquiry:** [Date shown on your report]

I have not had any recent business dealings with this institution, nor did I provide consent for them to access my credit file. This unauthorized inquiry may negatively impact my credit score, and I request that it be investigated and removed from my file immediately.

According to the Fair Credit Reporting Act (FCRA), credit reporting agencies must ensure the accuracy of the information they report. Since I did not initiate this application, this inquiry is inaccurate.

Please notify me in writing once the investigation is complete and the inquiry has been deleted. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures:

- Copy of my government-issued ID
- Copy of my credit report highlighting the unauthorized inquiry