

[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 Unapproved Credit Inquiry

To Whom It May Concern,

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

The details of the inquiry are as follows:

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

I have not applied for credit, a loan, or any other services with this institution that would necessitate a pull of my credit history. Therefore, this inquiry was made without my permissible purpose or consent.

Under the Fair Credit Reporting Act (FCRA), I request that you investigate this matter and remove this unauthorized inquiry from my credit file immediately as it may negatively impact my credit score.

Enclosed is a copy of my [Driver's License/ID] and a recent utility bill to verify my identity. Please notify me in writing once the investigation is complete and the inquiry has been removed.

Sincerely,

[Signature]
[Your Printed Name]