

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

[Name of Contact Person or Department]
[Financial Institution/Credit Bureau Name]
[Address]

Subject: Formal Grievance Regarding Discriminatory Credit Scoring Practices

Dear [Name of Contact Person or Department],

I am writing to formally lodge a grievance regarding the credit scoring methodology applied to my account [Account Number, if applicable]. I believe that the scoring model used in my case involves discriminatory practices that violate fair lending and consumer protection laws.

My concerns are based on the following observations:

- [Describe specific instance, e.g., unexplained drop in score despite consistent payments]
- [Describe use of non-traditional data points that may correlate with protected characteristics]
- [Describe any disparate impact you believe the scoring model has on your specific demographic]

I am concerned that the algorithms or data points utilized by your institution disproportionately penalize individuals based on [mention protected class, e.g., race, national origin, zip code-based "redlining" proxies, or age], which is a violation of the Equal Credit Opportunity Act (ECOA) and other applicable regulations.

I am requesting the following actions be taken:

1. A detailed explanation of the specific factors that contributed to my current credit score.
2. Verification that the variables used in your scoring model do not serve as proxies for prohibited bases of discrimination.
3. A formal review of my file to ensure my creditworthiness is being evaluated on an individual, non-discriminatory basis.

Please provide a written response to this grievance within [Number of days, e.g., 30 days]. I am hopeful that we can resolve this matter internally; however, I reserve the right to escalate this complaint to the Consumer Financial Protection Bureau (CFPB) or other relevant regulatory bodies if it is not addressed satisfactorily.

Sincerely,

[Your Signature]

[Your Printed Name]