

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

[Date]

[Bank Name]
[Bank Address]
[City, State, Zip Code]

RE: Formal Request for Deletion of Incorrect Derogatory Mark - Account Number: [Your Account Number]

Dear Customer Service Department,

I am writing to formally dispute a derogatory mark reported by [Bank Name] to the credit bureaus regarding the above-referenced account. This mark is the result of a banking error and does not accurately reflect my payment history.

Specifically, the derogatory mark reported for [Month/Year] is incorrect because [explain the error, e.g., a system glitch failed to process a scheduled payment / an incorrect fee was applied / bank error during account transfer].

I have attached documentation supporting my claim, including [list documents, e.g., bank statements, payment confirmation receipts, or previous correspondence].

Under the Fair Credit Reporting Act, I request that you investigate this matter and immediately delete the inaccurate derogatory information from my credit reports with Equifax, Experian, and TransUnion.

Please provide written confirmation once the correction has been submitted to the credit bureaus. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List attached documents]